

This article will help the AGR soldier understand the procedures they should follow when requesting retirement for at least 20 years active Federal service. The applicable regulation for this action is: AR 635-200, Enlisted Personnel, 17 Sep 90, Chapter 12.

The first thing you should do is to contact your MACOM PSNCO to verify that your DA Form 1506 (STATEMENT OF SERVICE FOR COMPUTATION OF LENGTH OF SERVICE FOR PAY PURPOSES) reflects all service periods that you should receive credit for. It is advisable to begin this process 18-24 months prior to your requested retirement date. This will allow you to submit any documentation you may have to correct your creditable time. Beginning the process with this step could alleviate frustration when submitting your actual retirement packet.

You should submit your retirement packet as far in advance as possible (NLT 180 days prior to your retirement date.)

The following items must be submitted with your request for proper processing:

- 1. Retirement Memorandum.**
- 2. DA Form 2339, Application for Voluntary Retirement. You must sign the form in blocks 19 and 30. They MUST be original signatures, copies will NOT be accepted. Do not fill out the rest of the form. Computations will be done by the HRO Services Branch and will verify with soldier at a later date.**
- 3. DA Form 31, Request and Authority for Leave. Remember you can take up to 20 days of PTDY. PTDY is also requested on DA 31. All leave must be filled out and approved. Keep the original to take to the Transition Point with you and include a copy with your packet.**
- 4. DA Form 137-1-R. Unit Clearing Record. Only complete items 1-10, 14a,b,c, 15 a,b,c, 16 a,b,c, 18-19.**

Absence of any of the above or improperly filled out forms will slow down the process. If you are not sure about something, ask.

Requests for retirement should reach HRO Services office at a minimum 6 months prior to your requested retirement date. This will allow for proper processing of your packet and publication of your retirement orders. Requests submitted less than 6 months prior to your requested retirement date may result in you not being able to retire on the date requested.

NOTE: If your retirement date is later than your ETS you must submit a DA Form 4836 (Oath of Extension of Enlistment or Reenlistment) to extend your ETS to your requested retirement date.

Example: ETS: 990926 Retirement Date: 991201 Execute a DA Form 4836 for the time required to make your ETS and retirement date match.

TRANSITION PROCESSING

1. Purpose: To provide information on transition processing.

2. References:

- a. AR 635-10, Processing Personnel for Separation.**
- b. AR 600-8-24, Officer Transfers and Discharges.**
- c. AR 635-200, Enlisted Personnel.**
- d. AR 600-8-105, Military Orders.**
- e. AR 600-8-10, Leaves and Passes.**
- f. AR 600-8-101, Personnel Processing (In-and-Out and Mobilization Processing).**
- g. AR 635-5, Separation Documents.**
- h. DA Pam 600-8-11, Military Personnel Office Separation Processing Procedures.**
- i. AR 40-501, Standards of Medical Fitness.**

3. Procedures: The Transition Center separates soldiers from active military service as expeditiously and efficiently as possible through the following stages:

a. Pre-separation Processing:

(1) Soldiers are identified for separation through various sources, i.e., orders or notices from Military Personnel Division (MPD); Total Army Personnel Command (PERSCOM); Full Time Support Management Center (FTSMC), National Guard Bureau (NGB); and other installations or commands.

(2) Normally, Transition Center publishes orders for soldiers approximately 120 days before ETS date.

(3) As packets are received, Transition Counselors begin the task of assembling case files for each soldier. The file contains a list of processing requirements and includes a Certificate of Release or Discharge from Active Duty, Worksheet (DD Form 214WS).

(4) Soldiers should call the Transition Center to schedule a separation briefing/appointment at least 30 days before commencing Permissive TDY/Transition Leave.

b. Separation Briefing: During this step, soldiers are given a DD Form 214 Worksheet for review; provided assistance in completing VA Medical Claims, informed of pre-separation processing requirements, and scheduled for a final transition appointment. Soldiers are informed of pre-separation processing requirements, thus preparing them for final transition processing. This includes documents needed to satisfy final processing by the DMPO.

c. Final Transition Processing: Transition Counselor will schedule final appointment; soldiers must have the following documents in their possession to complete final transition processing:

- (1) Installation Clearance Record (DA Forms 137 series) - obtained from your unit.**
- (2) Transition Leave/Permissive TDY - approved DA Form 31 from unit.**
- (3) Pre-separation Counseling Checklist - obtained from Army Career and Alumni Program (ACAP) Center.**
- (4) Survivor Benefit Election - processed by Retirement Services Officer.**
- (5) Separation Packet/Transition Orders - prepared by MPD/PERSCOM/FTSMC/NGB.**
- (6) Medical/Dental Records - obtained from the U.S. Army Health Clinic.**
- (7) Mini-Resume (Early Retirement) - ACAP assists in preparation.**
- (8) Reserve Contract (if qualified) - Reserve Component Transition NCO.**

After final clearance, soldiers are presented with the final DD Form 214 and appropriate certificates. Soldiers are advised of the importance of retaining the DD Form 214 for post-military benefits and the need to register the DD Form 214 with county authorities.

d. Post-separation Processing: Copies of all DD Forms 214 are distributed and official records with disability claims transferred to appropriate agencies for further processing and permanent filing. SIDPERS transactions are processed to remove soldiers from the local SIDPERS database.

4. For expeditious processing, soldiers should:

- a. Update Officer Record Brief (ORB)/Military Personnel Records Jacket (MPRJ) 180 days before separation date.**
- b. Comply with orders and schedule appointments as appropriate.**
- c. Call the Transition Center for an appointment 30 days before commencing Transition Leave/Permissive TDY.**
- d. Make copies of medical records and Veterans' Administration (VA) claims before final processing appointment.**
- e. Inventory documents before final Transition/Defense Military Pay Office (DMPO) appointments.**
- f. Keep commander and the Transition Center informed of your status.**

PERMISSIVE TDY

1. Purpose: To provide additional information regarding authorization and usage of Permissive TDY (PTDY).

2. Reference MILPER Message 97-172, subject: Transition Assistance – Increase in Permissive TDY (PTDY).

3. General Policy: The purpose of PTDY is to facilitate transition to civilian life such as house and job hunting for soldiers being involuntarily separated, retiring from active duty, or separating under the VSI/SSB program.

a. PTDY is non-chargeable absence and is optional for eligible soldiers.

b. PTDY is an “authorization” not an “entitlement”. Commanders may disapprove or restrict PTDY based on mission/operational requirements or for disciplinary reasons.

c. The installation or activity commander is the approval authority. Approval authority may be further delegated to company commanders and other leave approving authorities.

d. Commanders have the authority to recall soldiers who have departed on TDY. However, soldiers may be recalled only for reasons such as investigations, UCMJ, or when STOP LOSS has been declared.

e. Commanders must advise soldiers that they must apply for PTDY on DA Form 31 with the Transition Center/Point (as identified in AR 635-10, Appendix B) he/she wishes to transition from.

f. Soldiers being reassigned due to PCS are authorized 10 days PTDY and will continue to comply with guidelines contained in Ref E, Chap 5, Section XVI, Par 5-32. A normal PCS is defined as a reassignment between duty stations for duty (not for transition) at the gaining station. In the context of this eligibility, PCS “DOES NOT” repeat DOES NOT mean reassignment to a Transition Center/Point for separation.

g. Unit, activity, and installation commanders must continue to review their PTDY procedures and establish oversight and controls to ensure that only eligible soldiers are granted PTDY.

h. All transition processing must be completed prior to soldier’s departure on PTDY and/or leave in conjunction with transition. The soldier’s departure date will be adjusted to accommodate approved PTDY transition leave, and/or travel time.

i. Any extension of an officer’s separation date to accommodate PTDY must be requested by the officer and approved by the appropriate approving authority.

4. Eligibility/Authorization.

a. The following soldiers ARE NOT eligible for any PTDY under any transition program:

(1) Soldiers and officers voluntarily separating as a result of expiration of term of service or expiration of service agreement.

(2) Enlisted soldiers and officers transitioning from the Army under dishonorable conditions.

(3) Officers who resign their commission, except for VSI/SSB.

(4) Soldiers with approved voluntary separations under the voluntary early release program (VERP) or enlisted voluntary early transition (VET) program.

b. The following soldiers are eligible for increased PTDY in conjunction with their transition from the active Army:

(1) Officers or enlisted soldiers selected by Selective Early Release/Retirement Boards (SERB) for retirement.

(2) Officers and enlisted soldiers with a mandatory retirement date or release date (MRD).

(3) Officers identified for separation as a result of Reduction in Force (RIF).

(4) Officers who are passed over for Promotion and leave active duty.

(5) Enlisted soldiers denied further continued service as a result of Retention Control Points (RCP).

(6) Officers and enlisted soldiers separated for reason of disability rated at less than 30 percent.

(a) Commanders must ensure these soldiers are afforded ample time to use PTDY and accrued leave before transition date.

(b) DA Form 31 with inclusive dates of PTDY and leave must accompany the packet forwarded to the Physical Evaluation Board (PEB). If the PEB finds soldier fit for duty, the DA Form 31 will be voided.

(7) Enlisted soldiers identified for separation under the provisions of the Qualitative Management Program (QMP).

(8) Soldiers who have an approved voluntary retirement or involuntary disability retirement with 30 percent or less disability.

(9) Soldiers who have an approved separation under the Voluntary Separation Incentive (VSI) or the Special Separation Benefit (SSB).

c. Periods of PTDY above may be granted as follows:

(1) 20 days for CONUS based soldiers who will transition and reside in CONUS or OCONUS.

(2) 30 days for CONUS based soldiers who had a domicile other than CONUS before entering on active duty and will return to that location upon separation, REFRAD, or retirement. These soldiers must provide commanders evidence that they will reside OCONUS.

(3) 30 days for OCONUS based soldiers who will transition and reside in CONUS or another OCONUS area.

(4) 20 days for OCONUS based soldiers who will transition in the same overseas area. Commanders may grant an additional 10 days to these soldiers under hardship or exceptional circumstances.

d. Soldiers transitioning from the active Army who do not qualify for increased PTDY may be granted 10 days if they are:

(1) Denied reenlistment/continuation of service or are involuntary separated for reasons other than those listed above, and

(2) Are transitioning from the active Army under honorable conditions.

e. PTDY for CONUS based officer and enlisted soldiers:

(1) Retirement eligible soldiers may select an alternate transition point in accordance with AR 635-10. Soldiers must report to the Transition Center/Point stated in their orders before departing on PTDY and/or leave in conjunction with transition.

(2) PTDY must be applied for on DA Form 31 and approval authority remains the same as above.

f. PTDY for OCONUS based officers and enlisted soldiers.

(1) Soldiers with 8 or more years active service requesting PTDY must be counseled by the losing commander that the intent of the alternative transition center/point selection is for them to identify a home of selection prior to departure from their OCONUS permanent duty station. This selection constitutes the place they intend to reside immediately after military service and becomes the basis for travel and transportation.

(2) Soldiers may request to transition at a separation or retirement Transition Station located, to the extent practicable, closest to their home of selection. Soldiers will not be reassigned to Transition Center/Point that is not listed in the above appendix because support services may not be available.

g. Soldiers may be granted PTDY in a series of trips before departing on transition (not to exceed the number of days allowed), take the entire PTDY period before departing on transition, or in conjunction with transition.

(1) Once soldiers depart duty station or station of choice, they may not take PTDY in increments.

(2) If PTDY is taken in a series of trips before departing on transition, PTDY begins at 0001 hours on the first PTDY day and ends 2400 hours on last PTDY day. PTDY begins and ends on post, at duty location, or at location where soldier regularly commutes to and from work. Therefore, a soldier taking 5 days PTDY (Monday through Friday) may depart on PTDY Monday morning at 0001 hours and must return on or before 2400 hours Friday.

5. Commanders will.

a. Advise soldiers that they must apply for PTDY on DA Form 31 with the Transition Center/Point (as identified in AR 635-10, Appendix B) he/she wishes to transition from.

b. Ensure that soldiers entitled to increased PTDY are afforded ample time to use PTDY and accrued leave before transition date.

c. Have the authority to recall soldiers who have departed on TDY. However, soldiers may be recalled only for reasons such as investigations, UCMJ, or when STOP LOSS has been declared.

d. Establish oversight and controls to ensure soldiers are at the appointed place as defined above before departing on PTDY and upon return from PTDY. Commanders may require soldiers to sign out and in to enforce this requirement.

e. Understand that personnel underlaps will occur. Underlaps, however, should not be the sole reason for disapproval. However, PTDY approval authorities retain the flexibility to limit the number of days PTDY/transition leave when readiness and mission accomplishments would be impaired.

**STATE OF KENTUCKY
DEPARTMENT OF MILITARY AFFAIRS
OFFICE OF THE ADJUTANT GENERAL
100 MINUTEMAN PARKWAY
FRANKFORT, KENTUCKY 40601-6168**

HRO-SVCS

SUBJECT: Submission Procedures for Voluntary Retirement

- 1. Purpose: To provide information regarding Voluntary Retirement processing.**
- 2. References:**
 - a. AR 600-8-24, Officer Transfers and Discharges.**
 - b. AR 635-10, Processing Personnel for Separation.**
 - c. AR 635-5, Separation Documents.**
 - d. Joint Federal Travel Regulation, Vol. 1, Uniformed Service Members.**
 - e. AR 600-8-105, Military Orders.**
 - f. AR 635-200, Enlisted Personnel.**
- 3. Procedures:**
 - a. Submit a memorandum for retirement through appropriate channels to the HRO Services Branch not later than 6 months and not earlier than 8 months before the requested retirement date. (See attached memo). Retirement date will be the last day of the month.**
 - b. Submit/complete DA Form 2339 as follows: (FORMFLOW)**
 - 1. BLOCKS 1-3: Self-explanatory.**
 - 2. BLOCK 4: Enter the last day of the retirement month (Example: If soldier wants to retire on 31 Dec 99, the first day of the retirement month is 000101.)**
 - 3. BLOCK 5: Self-explanatory**
 - 4. BLOCK 6: Enter the highest grade in which the soldier served on active duty and branch in which served.**
 - 5. BLOCK 7: Self-explanatory**
 - 6. BLOCK 8: NA**
 - 7. BLOCK 9: Self-explanatory**
 - 8. BLOCKS-10: Leave Blank**
 - 9. BLOCKS 11: Check appropriate block.**
 - 10. BLOCK 12: Leave Blank.**
 - 11. BLOCK 13: Check appropriate block**
 - 12. BLOCKS 14-18: Leave Blank**

13. BLOCK 19: Check first box and enter Installation of Choice for processing and sign.

14. BLOCK 30: Soldier must sign after reading statement.

**15. BLOCK 31: REMARKS: Enter number of days of Transition Leave.
(Transition Leave is the last leave that you take and it is accountable leave).**

4. Submit a DA Form 31 (Request and Authority for Leave). (FORMFLOW)

a. BLOCK 1. Must have a control number.

b. BLOCK 2-5. Self-explanatory.

c. BLOCK 6. Retirement address and phone number.

**d. BLOCK 7. Type of Leave: DETERMINE TRANSITION LEAVE AND PERMISSIVE TDY.
(INCLUSIVE DAYS)**

Retirement date _____ minus transition leave and PTDY equals projected last duty day: _____. Submit DA Form 31 for leave and PTDY approval through your command channels. Remember you retire on the last day of the retirement month.

e. BLOCK 8. Duty station and phone number

f. BLOCK 9-13. Self-explanatory.

g. BLOCK 14 & 16: Must be signed.

**h. BLOCK 17. Remarks: When requesting "PTDY" this statement must be in block 17;
"I understand that this absence is not directed by any official of the U. S. Government. I further understand that I cannot conduct public business under this authorization. Accordingly, I will not be entitled to reimbursement for travel, per diem, or any other expenses. I understand that I have the right to cancel it at any time and return to my regular place of duty".**

5. Submit DA Form 137-1-R, (Unit Clearing Record) on (FORMFLOW).

a. BLOCK 1-3. Self-explanatory.

b. BLOCK 4. Completed by HRO-SVCS office.

c. BLOCK 5. Leave Blank.

d. BLOCK 6. Losing Unit.

e. BLOCK 7. Completed by HRO-SVCS office.

f. BLOCK 8. Self-explanatory.

g. BLOCK 9. Completed by HRO-SVCS office.

h. BLOCK 10. Completed by HRO-SVCS office.

i. BLOCK 11-13. Leave Blank.

j. BLOCK 14a-c. Self-explanatory.

k. BLOCK 15a-c. Self-explanatory.

l. BLOCK 16a-c. Self-explanatory.

m. BLOCK 18-19. Self-explanatory.

6. Provide an updated Leave and Earning Statement (LES).
7. Provide an updated RPAM.
8. All soldiers must schedule an appointment for a Army Career and Alumni Program (ACAP) at one of the military installations. Retiring soldiers must attend this class at least 6 months before separation, but no later than 3 months.
9. Retirement physical should be accomplished no earlier than 4 months and not later than one month before your leave date. If you are taking more than 90 days leave and PTDY, inform the clinic when you make your appointment. The physical exam is in two parts. At the first appointment, they will do lab work and make an appointment for your follow-up exam.
10. HRO-SVCS Separation briefing: During this step, soldiers are given a appointment from HRO-SVCS office for final review of the retirement packet. Soldiers are informed of pre-separation processing requirements, thus preparing them for final transition processing at the installation. This includes documents needed to satisfy final processing at transition point. The HRO-SVCS office must have the retirement packet completed before transportation of packet to the transition point. It is the soldier's responsibility to schedule appointment for initial/final processing at the installation. The appointment at the transition point can not be scheduled until packet is received in that office.
11. Retirement POC, Mrs. Jean Coulter, 502-607-1261.

Encls:
Retirement Memo
DA Form 2339
DA Form 31
DA Form 137-1-R

DONALD R. CONOVER
COL, MP, KY ARNG
Human Resources Office

(Unit Letter Head)

(Office Symbol)

(Date)

MEMORANDUM THRU

FOR THE ADJUTANT GENERAL, ATTN: KG-HRO-SVCS, 100 Minuteman Parkway, Frankfort, KY 40601

SUBJECT: Application for Voluntary Retirement

1. References:

a. AR 600-8-24, Officer Transfers and Discharges, Chapter 6.

b. AR 635-200, Enlisted Personnel, Chapter 12.

2. I _____ have read the reference above that applies to me and wish to apply for retirement
(Name/SSN)
effective: _____.

3. I will have accumulated 20 years of AFS for retirement on _____, but I understand that my effective date of retirement will be the last day of the month.

4. I wish to take _____ days of transition leave and sell _____ days of leave. I have sold _____ days of leave
_____. (Note: maximum of 60 days may be sold per career). These days must be inclusive days.

5. I am requesting 20 days of Permissive Temporary Duty (PTDY) during: _____. DA Form (s) must be attached for each period of time. Include control numbers and all signatures. These days must be inclusive days.

6. My BASD is: _____, PEBD is: _____, Date of Rank (DOR) is: _____, Highest Rank Held is: _____ and DOB is: _____.

7. I will be required to:

a. Travel to _____ to begin my retirement out-processing and counseling.

b. Undergo a mandatory medical examination not earlier than 4 month, nor later than 1 month prior to my approved retirement date. The date of my physical is: _____.

c. I am schedule to attend a mandatory Survivor Benefits Program (SBP) on: _____.

d. I am schedule to attend a mandatory Army Career and Alumni Program (ACAP) workshop on: _____.

e. I will Out process through the Transition Separation Station at FT. _____.

8. Provide HRO-SVCS office a copy of DA Form 137-1-R (Unit Clearing Record). Include with this retirement memorandum. All signatures are required on second page of the DA 137-1-R.

9. Provide an updated Leave and Earning Statement (LES).

10. Provide an updated RPAS.

11. I may be contact at (unit number), or (home number).

My home mailing address is: _____.

My mailing address upon retirement is: _____.

SIGNATURE BLOCK

REQUEST AND AUTHORITY FOR LEAVE This form is subject to the Privacy Act of 1974. For use of this form, see AR 600-8-10. The proponent agency is ODCSPER. (See instructions on reverse.)						1. CONTROL NUMBER		
PART I								
2. NAME (Last, First, Middle Initial)			3. SSN		4. RANK		5. DATE	
6. LEAVE ADDRESS (Street, City, State, ZIP Code and Phone No.)			7. TYPE OF LEAVE <input type="checkbox"/> ORDINARY <input type="checkbox"/> EMERGENCY <input type="checkbox"/> PERMISSIVE TDY <input checked="" type="checkbox"/> OTHER TRANSITION LV			8. ORGN, STATION, AND PHONE NO.		
9. NUMBER DAYS LEAVE						10. DATES		
a. ACCRUED		b. REQUESTED		c. ADVANCED		d. EXCESS		
a. FROM		b. TO						
11. SIGNATURE OF REQUESTOR			12. SUPERVISOR RECOMMENDATION/SIGNATURE <input type="checkbox"/> APPROVAL <input type="checkbox"/> DISAPPROVAL			13. SIGNATURE AND TITLE OF APPROVING AUTHORITY		
14. DEPARTURE								
a. DATE		b. TIME		c. NAME/TITLE/SIGNATURE OF DEPARTURE AUTHORITY				
15. EXTENSION								
a. NUMBER DAYS		b. DATE APPROVED		c. NAME/TITLE/SIGNATURE OF APPROVAL AUTHORITY				
16. RETURN								
a. DATE		b. TIME		c. NAME/TITLE/SIGNATURE OF RETURN AUTHORITY				
17. REMARKS								
Chargeable leave is from _____ to _____								
PART II - EMERGENCY LEAVE TRANSPORTATION AND TRAVEL								
18. You are authorized to proceed on official travel in connection with emergency leave and upon completion of your leave and travel will return to home station (or location) designated by military orders. You are directed to report to the Aerial Port of Embarkation (APOE) for onward movement to the authorized international airport designated in your travel documents. All additional travel is chargeable to leave. Do not depart the installation without reservations or tickets for authorized space required transportation. File a no-pay travel voucher with a copy of your travel documents or boarding pass within 5 working days after your return. Submit request for leave extension to your commander. The American Red Cross can assist you in notifying your commander of your request for extension of leave.								
19. INSTRUCTIONS FOR SCHEDULING RETURN TRANSPORTATION:								
For return military travel reservations in CONUS call the MAC Passenger Reservation Center (PRC): Should you require other assistance call PAP:								
20. DEPARTED UNIT		21. ARRIVED APOD		22. ARRIVED APOE (return only)		23. ARRIVED HOME UNIT		
24. PART III - DEPENDENT TRAVEL AUTHORIZATION								
25. <input type="checkbox"/> (Space available or required cash reimbursable) <input type="checkbox"/> ONE WAY <input type="checkbox"/> ROUND TRIP <input type="checkbox"/> (Space required) TRANSPORTATION AUTHORIZED FOR DEPENDENTS LISTED IN BLOCK NO. 25								
DEPENDENT INFORMATION								
a. DEPENDENTS (Last name, First, MI)		b. RELATIONSHIP		c. DATES OF BIRTH (Children)		d. PASSPORT NUMBER		
PART IV - AUTHENTICATION FOR TRAVEL AUTHORIZATION								
26. DESIGNATION AND LOCATION OF HEADQUARTERS				27. ACCOUNTING CITATION				
28. DATE ISSUED		29. TRAVEL ORDER NUMBER		30. ORDER AUTHORIZING OFFICIAL (Title and signature) OR AUTHENTICATION				

APPLICATION FOR VOLUNTARY RETIREMENT For use of this form, see AR 635-200; the proponent agency is MILPERCEN.											DATE			
DATA REQUIRED BY THE PRIVACY ACT														
AUTHORITY: PRINCIPAL PURPOSE: ROUTINE USES: DISCLOSURE:		Title 10, United States Code, Chapters 61, 63 and 67. To initiate necessary administrative action in regard to voluntary requests for retirement. Data contained on the form is used to complete administrative actions incident to retirement. Disclosure is voluntary. However, failure to disclose required information may result in service member not being considered for voluntary retirement.												
TO: (Include ZIP Code)								THRU: (Include ZIP Code)						
SECTION I - (TO BE COMPLETED BY ALL APPLICANTS)														
1. NAME (Last, First, Middle)								2. SSN		3. ETS		4. DESIRED RETIREMENT DATE		
5. CURRENT GRADE, PAY GRADE, (Effective date of promotion) AND MOS								6. HIGHEST GRADE SERVED ON ACTIVE DUTY AND BRANCH OF SERVICE						
7. UNIT OF ASSIGNMENT - DUTY STATION - MAJOR COMMAND								8. DESIRE RETIREMENT AT CURRENT OVERSEA ASSIGNMENT (CONUS Residents only) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NOT APPLICABLE						
9. MAIL ADDRESS UPON RETIREMENT (Will not be considered as home of selection) (Include ZIP Code)								10. NON-CONUS PERSONNEL STATIONED OVERSEAS DESIRE RETIREMENT <input type="checkbox"/> HOR <input type="checkbox"/> CONUS <input type="checkbox"/> CURRENT OVERSEAS STATION						
11. REQUEST TRANSFER TO RETIRED RESERVE IN THE FOLLOWING STATUS <input type="checkbox"/> COMMISSIONED <input type="checkbox"/> WARRANT OFFICER <input type="checkbox"/> ENLISTED														
12. (TO BE COMPLETED ONLY BY RESERVE OFFICERS SERVING ON ACTIVE DUTY IN ENLISTED STATUS)														
a. RESERVE COMMISSIONED STATUS <input type="checkbox"/> RETIRED <input type="checkbox"/> ACTIVE								b. GRADE & PROMOTION ELIGIBILITY DATE				c. BRANCH		
13. AWARDS <input type="checkbox"/> MEDAL OF HONOR <input type="checkbox"/> DISTINGUISHED SERVICE CROSS <input type="checkbox"/> NAVY CROSS <input type="checkbox"/> NONE <input type="checkbox"/> SOLDIERS MEDAL <input type="checkbox"/> DISTINGUISHED FLYING CROSS OR EQUIVALENT NAVY DECORATION														
14. CHRONOLOGICAL DATES OF MILITARY SERVICE (Enlistment and Discharge dates and change in status from active to inactive service and vice versa.) (Para 12-13, AR 635-200)								TIME LOST	ACTIVE FEDERAL SERVICE			INACTIVE SERVICE		
ENL. WO. COM (Indicate)	COM- PONENT	FROM			TO			DAYS	TOTAL			TOTAL		
		YEAR	MO	DAY	YEAR	MO	DAY		YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS
15. TOTAL TIME LOST (If no time lost, enter "None")														
16. TOTAL ACTIVE SERVICE CREDITABLE FOR RETIREMENT (Do not include time lost)														
17. TOTAL INACTIVE SERVICE CREDITABLE FOR BASIC PAY ONLY														
18. TOTAL SERVICE FOR BASIC PAY PURPOSES (Item 16 + 17)														

19. CONUS LOCATION OF CHOICE TRANSFER ACTIVITY		
<input checked="" type="checkbox"/> I ELECT TO BE PROCESSED FOR RETIREMENT AT: FT. McPherson, GA I ATTEST THAT I HAVE BEEN COUNSELED AS SPECIFIED BY PARAGRAPH 2-18, AR 635-10. I ALSO FULLY UNDERSTAND THE PROVISIONS OF SECTION V, CHAPTER 2, AR 635-10 CONCERNING MY ENTITLEMENTS PERTAINING TO PER DIEM, TRAVEL AND TRANSPORTATION ALLOWANCES, BASED ON MY RETIREMENT AT A CONUS LOCATION OF CHOICE. <input type="checkbox"/> I DO NOT ELECT TO BE PROCESSED FOR RETIREMENT AT A CONUS LOCATION OF		
I am familiar with the provisions of AR 635-200 pertaining to withdrawal of this application for retirement once it has been accepted by the retirement approval authority.		SIGNATURE OF APPLICANT
SECTION II- (TO BE COMPLETED BY COMMANDER HAVING CUSTODY OF PERSONNEL RECORDS)		
TO: (Include ZIP Code) HRO-AGR PO BOX 17965 ATLANTA, GA 30316-0965	FROM: (Include ZIP Code) SOLDIER'S UNIT	DATE <div style="text-align: right;">8 JUNE 2000</div>
20. RECOMMEND <input checked="" type="checkbox"/> APPROVAL <input type="checkbox"/> DISAPPROVAL (Indicate reason(s) in Remarks)		
21. AUTHORIZED TRANSFER ACTIVITY (If other than current installation, specify) FT. McPherson, GA		
22. APPLICANT <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT SUBMITTING REQUEST IN LIEU OF ELIMINATION OR FURTHER ELIMINATION (If "YES" application must be attached to board proceedings.)		
23. APPLICANT <input type="checkbox"/> HAS <input checked="" type="checkbox"/> HAS NOT INCURRED A SERVICE OBLIGATION (If "HAS" indicate reason and expiration date in Remarks)		24. THIS ACTION <input type="checkbox"/> IS <input checked="" type="checkbox"/> IS NOT IN CONTRAVENTION WITH AR 600-31
25. SERVICE SHOWN (Items 14-18) HAS BEEN VERIFIED AS CORRECT BY: <input checked="" type="checkbox"/> MPRJ <input type="checkbox"/> AGPERSCEN <input type="checkbox"/> OTHER (Specify) _____ (If other than MPRJ, attach verification)		
26. DATE APPLICANT ARRIVED AT PRESENT ASSIGNMENT (Other than Oversea Command - see Item 27) 820907		
27. DATE APPLICANT OR DEPENDENT ARRIVED IN OVERSEA COMMAND (Whichever is later - specify applicant or dependent) DATE: <input checked="" type="checkbox"/> NOT APPLICABLE		
28. DATE OF RECEIPT OF ALERT (Nomination for assignment) OR ASSIGNMENT ORDERS (Not applicable for unit alert - see Item 31)		
29. DATE MEMBERS OF UNIT WERE NOTIFIED OF UNIT ALERT DATE: <input checked="" type="checkbox"/> NOT APPLICABLE		
30. STATEMENT OF UNDERSTANDING		
1. I have read Section V, Chapter 12, AR 635-200. I understand that I must undergo a medical examination prior to my retirement. I am responsible for insuring that the examination is scheduled not earlier than 4 months, nor later than 1 month prior to my approved retirement date (subject examination to be arranged through coordination with my unit of assignment). I am aware that the purpose of this examination is to provide a better health assessment of me and, in particular, to continue cardiovascular attention, to record as accurately as possible, my state of health on retirement and to protect my interests and those of the Government. I also understand that my retirement will take effect on the requested date and that I will not be held on active duty to complete this examination. 2. I have been briefed concerning the Survivor Benefit Plan. I understand that I will automatically be in the plan and will pay the full cost of coverage for my wife, and children if applicable, unless I submit an election form to the contrary prior to my retirement. 3. I am/am not (STRIKE THE INAPPROPRIATE WORDS) being considered by a HQDA Selection Board for promotion to the next higher grade. <div style="text-align: center;">_____ (Signature of member)</div>		
31. REMARKS (Continue on additional sheet if necessary)		
SOLDIER'S NAME has requested and had approved 40 days of transitional leave (DDALV) to be taken in conjunction with the requested retirement action. This leave will begin on START DATE and end on LAST DAY OF MONTH		
TYPED NAME, GRADE AND TITLE OF COMMANDER/PERSONNEL OFFICER WILLIAM H. CLELAND, COL USAF, USPFO FOR GEORGIA		SIGNATURE

UNIT CLEARANCE RECORD

For use of this form see AR 6088-101; the proponent agency is CDCSPER

DATA REQUIRED BY THE PRIVACY ACT OF 1974

AUTHORITY: Section 301, Title 5 USC
PRINCIPAL PURPOSE: To ensure personnel readiness prior to PCS. To complete clearance verification prior to transition from active duty, separation, or retirement.
ROUTINE USES: To close out installation personnel and finance records. To ensure debt to government or government sponsored agencies is identified and action taken to obtain remittance prior to soldier's transition from Active duty, separation or retirement. Forms will not be disclosed outside Department of Defense (DoD) and DoD sponsored agencies.
DISCLOSURE: Disclosure is voluntary; however, failure to complete these forms may result in only partial payment of final pay.

INSTRUCTIONS TO SOLDIER: This out-processing packet is designed to assist you and the installation in completing your final clearance as accurately and expeditiously as possible. It is your responsibility to properly complete this checklist. **If you are separating or retiring from the Active Army, failure to complete this checklist correctly and entirely will result in you receiving 55 percent of your final pay pending verification by DFAS of any outstanding debts.** Activities marked with an @ require clearance for all personnel separating or retiring from the Active Army, to include AGR personnel. Activities marked with an asterisk (*) require clearance for personnel departing on PCS. Activities not marked will be cleared per installation instructions. This checklist must be completed prior to your final finance appointment. Separation payments will not be released until installation clearance is completed.

TO UNIT COMMANDER, BN SI, PAC SUPERVISOR: This soldier is scheduled to PCS or transition, separate or retire from the Active Army. In order to ensure proper installation clearance and properly compute the soldier's final leave and pay entitlements, we require your assistance. Complete items below identifying actions within the last 60 days prior to the soldier's separation or retirement date. Items marked with an @ are required for all soldiers transitioning, separating, or retiring from the Active Army. Items marked with an asterisk (*) are required for soldiers PCS'ing. This information must be provided, confirmed and hand-carried by the soldier or appointed representative to the Military Pay Station and the Out-Processing Control Station for final processing. Failure to provide this information will cause the withholding of 45 percent of the soldier's final pay at transition, separation or retirement, pending Defense Finance and Accounting System (DFAS) final verification of outstanding transactions.

SECTION A- PERSONAL DATA (To be completed by commander, SI, out-processing control station, or appointed official)

1. NAME	2. RANK	3. SSN	4. ORDERS NO
5. GAINING UNIT NA	6. LOSING UNIT		7. DATE OF ORDERS
8. REASON FOR CLEARING <input type="checkbox"/> PCS <input type="checkbox"/> ETS <input type="checkbox"/> RETIREMENT <input type="checkbox"/> OTHER (Specify) _____			9. DEPARTURE DATE

SECTION B- DEBT VERIFICATIONS

10. DUTY STATUS@	10a. TYPE OF ABSENCE	10b. LOG NUMBER OR ORDER NUMBER (WHEN APPLICABLE)	10c. START DATE	10d. RETURN DATE
INDICATE ALL LEAVES, TDY, HOSPITALIZATION, FIELD DUTY, LOSS TIME, ANGL, AND CONFINEMENT WITHIN 60 DAYS PRIOR TO ISSUANCE OF CLEARANCE FORMS	PIDY			
	TRANSITION LEAVE			

DA FORM 137-1R, APR 97

REPLACES DA FORMS 137-R (DEC 92), 137-1R (TEST), OCT 95, 137-2R (TEST), OCT 95, AND 137-3R (TEST), OCT 95, WHICH ARE OBSOLETE

USAFPCV100

SECTION B- DEBT VERIFICATIONS(cont.)					
11. ADVERSE ACTIONS@	11a. TYPE OF ACTION	11b. DATE OF SOURCE DOCUMENT	11c. PUNISHMENT	11d. EFFECTIVE DATE	11e. COMPLETION DATE
All that have occurred within the 60 days prior to issuance of DA FORM 137-R series. INCLUDE UCMJ, Court Martial, Admin. Reductions, and Administrative Discharges.					
12. PROPERTY ACCOUNTABILITY@	12a. STATEMENT OF CHARGES <input type="checkbox"/>	12b. DATE OF SOURCE DOCUMENT	12c. AMOUNT		12d. DISPOSITION
	12e. REPORT OF SURVEY <input type="checkbox"/>				
13. SPECIAL PAYS@*	MARK ALL THAT APPLY: <input type="checkbox"/> SDAP <input type="checkbox"/> FLPP <input type="checkbox"/> JUMP <input type="checkbox"/> DEIP <input type="checkbox"/> SEA <input type="checkbox"/> DEVOLUTION <input type="checkbox"/> FLIGHT <input type="checkbox"/> OTHER _____				
SECTION C- UNIT/ BATTALION CLEARANCES@					
14. BN S1/Unit Commander VERIFYING OFFICIAL	14a. TYPE OR PRINT NAME		14b. SIGNATURE		14c. DATE
EVALUATIONS	MEAL CARD		PROFILE		
DUTY ROSTER	MAIL ROOM				
DA FORM 31	FLAGGED				
15. BN S2/3/Unit Commander VERIFYING OFFICIAL	15a. TYPE OR PRINT NAME		15b. SIGNATURE		15c. DATE
SECURITY DEBRIEFING	ANTI-TERRORISM BRIEFING		TRAINING ROOM		TRAINING RECORD
16. BN S4/Unit Commander VERIFYING OFFICIAL	16a. TYPE OR PRINT NAME		16b. SIGNATURE		16c. DATE
MOTOR POOL	NBC ROOM				
SUPPLY ROOM	ARMS ROOM				
17. OTHER	17a. TYPE OR PRINT NAME		17b. SIGNATURE		17c. DATE
CAREER COUNSELOR					
18. NAME OF SOLDIER	18a. SIGNATURE			18b. DATE	
19. NAME OF COMMANDER/S1 AUTHENTICATING	19a. SIGNATURE			19b. DATE	

RETIREMENT PROCESSING CHECKLIST

TIME FRAME

12 to 6 months prior to retirement

- _____ 1. SUBMIT APPLICATION FOR RETIREMENT. **(MANDATORY)**
POC: See your unit PAC/PSNCO for assistance. They will assist you in preparing your application.
- _____ 2. REVIEW YOUR MPRJ AND ORB OR 2A AND 2-1.
POC: MPD, Records Section, for assistance. It is easier to correct your records now than on your last day.
- _____ 3. SUBMIT A REQUEST FOR VERIFICATION OF SOCIAL SECURITY COVERING EARNINGS AND BENEFITS.
POC: Forms are available at the Finance Office or any Social Security Office. (This is for your information and planning only.)

6 months prior to retirement

- _____ 4. ATTEND PRERETIREMENT ORIENTATION.
POC: Retirement Services Office. Briefing on benefits and entitlements. Briefings are held quarterly in the Fort Knox Community Club. Attendance at a pre-retirement orientation is mandatory at least once. Spouses are also encouraged to attend.
- _____ 5. APPOINTMENT WITH THE ARMY CAREER AND ALUMNI PROGRAM (ACAP) CENTER. **(MANDATORY)**
POC: ACAP. Write in your appointment date and time here: ____/____/____. The ACAP counselor will discuss your individual needs and develop a transition plan especially for you.
- _____ 6. DETERMINE TRANSITION LEAVE AND PERMISSIVE TDY. Retirement date ____ minus transition leave and PTDY equals projected last duty day: _____. Submit DA Form 31 for leave and PTDY approval through your unit PAC/PSNCO. (Your PAC/PSNCO can advise you on permissive TDY entitlements.)
- _____ 7. MAKE APPOINTMENTS FOR RETIREMENT PROCESSING AT THE AGENCIES LISTED BELOW. Your PAC/PSNCO can assist you. Consider your last duty day when making appointments. Identify yourself as an imminent retiree when calling. Phone numbers are on page 6 of this checklist.
 - _____Dental Clinic (see item 8)
 - _____Health Clinic (see item 10)
 - _____Transportation Office (see item 12)
 - _____Transition Center (see item 14)
 - _____Finance Office (see item 16) (Call 30-60 days out)
- _____ 8. GET DENTAL WORK SCHEDULED.
POC: Dental Clinic. Call for an appointment or walk-in hours and write that information here: ____/____. If you have not had an exam within the past year, you should get one as part of your physical. If you need extensive dental care, you must allow plenty of time. The Dental Clinic is not staffed to provide extensive care on short notice. Plan ahead.
- _____ 9. ATTEND TRANSITION ASSISTANCE WORKSHOP.
POC: ACAP. Transition Workshops are held monthly in bldg 61. Attendance should have been scheduled for you during your ACAP counseling (item 5). This workshop will help to prepare you for a job search and provide information on VA benefits. After this workshop and your ACAP counseling, you are free to use the Job Assistance Center as much as needed to aid in your job search for up to one year after your retirement date.

4 months prior to retirement

- _____ 10. **COMPLETE RETIREMENT PHYSICAL EXAM.**
The physical should be accomplished no earlier than four months and not later than one month before your retirement date. If you are taking more than 90 days leave and PTDY, inform the clinic when you make your appointment. Write in your appointment date and time here: _____/_____. The physical exam is in two parts. At the first appointment, they will do lab work and make an appointment for your follow-up exam. Second appointment date/time: _____/_____

NOTE: Medical/dental records are the official property of the Army and must be turned in to the Transition Center during your retirement outprocessing. If you desire copies of important documents, ask the Health Clinic Records Room to make these after your physical is completed. You may check out your dental records to copy those documents if you desire.

- _____ 11. **REVIEW AND UPDATE LIFE INSURANCE POLICIES.**
Consider VGLI or other options. Consider SBP.

90 to 60 days prior to last duty day

- _____ 12. **TRANSPORTATION OFFICE APPOINTMENT.**
POC: Installation Transportation Office. Make an appointment for 60-90 days before your last duty day to arrange for shipment or storage of household goods. Write your appointment date and time here: _____/_____. Bring three copies of your retirement orders to this appointment.
- _____ 13. **NOTIFY FT. KNOX ADMIN OFFICE IF YOU DESIRE TO PARTICIPATE IN THE MONTHLY RETIREMENT CEREMONY.**
POC: Installation Administrative Office. Retirement ceremonies are held monthly. All retiring soldiers, both officer and enlisted, are encouraged to participate.

30 days prior to last duty day

- _____ 14. **TRANSITION CENTER COUNSELING (MANDATORY)**
POC: Transition Center. This office will prepare your final separation documents, DD Form 214, etc. Make your appointment for 30 days before your last duty day or before leaving on permissive TDY, terminal leave, or both. Write your appointment date and time here: _____/_____. Bring your medical and dental records (if all medical/dental actions are complete), orders, pre-separation counseling checklist (DD Form 2648) and DA Form 31 (if taking PTDY and/or transition leave). If you have questions pertaining to establishment of your retired pay account (DD Form 2656), contact the Retirement Services Office.
- _____ 15. **COMPLETE SURVIVOR BENEFIT PLAN (MANDATORY)**
POC: Retirement Services Office. This appointment may be any time after (1) your attendance at one retirement briefing; (2) 30 days prior to your last duty day; and, (3) after you and your spouse have made a decision on the Survivor Benefit Plan (SBP). You need this paperwork for your finance appointment. Federal law requires spousal concurrence when full spousal coverage is not elected (if applicable). Call the Retirement Services Office for further details.
- _____ 16. **FINANCE APPOINTMENT (MANDATORY).**
POC: Retirement Processing Section, Defense Military Pay Office. This office will prepare your final pay and conduct finance outprocessing. Make this appointment after your initial appointment with the Transition Center. Write this appointment here: _____/_____. Bring with you: DD Form 2656, (Data for Payment of Retired Personnel), DA Form 31 (if taking transition leave), and retirement orders.

_____ 17. **TRANSFER ACCOUNTABILITY FOR PROPERTY.**

POC: DIS, Installation Property Book Office. If you are a primary hand receipt holder for installation property, conduct a joint inventory. Visit the Property Book Office at J3 accountability for the property.

POC: J6. If you are a hand receipt holder for automation/communications equipment, conduct a joint inventory with the new hand receipt holder. Visit J6, Property Accountability Office to transfer accountability of this equipment.

POC: Training Audio-Visual Support Center. If you are a hand receipt holder for audio-visual equipment, clear this hand receipt also.

10 days prior to last duty day

_____ 18. **CLEAR POST. (MANDATORY)**

POC: Unit PAC or PSNCO. Your unit PAC or PSNCO will provide you clearance papers (DA Form 137) with instructions on where to clear each item.

Last duty day

_____ 19. **SIGN OUT OF UNIT. (MANDATORY).**

POC: Unit PAC or PSNCO. Documents needed: DA Form 137, copy of orders, and DA Form 2648.

_____ 20. **TRANSITION CENTER CLEARANCE. (MANDATORY)**

POC: Transition Center. This is the final check to ensure all required actions are completed. You will review and sign your final DD Form 214. Bring your medical/dental records if they were not turned in previously (item 15). Bring DA Form 137 (Installation Clearance Record), DA Form 2648 (Pre-Separation Counseling Checklist), and VA Form 21-526, if applicable.

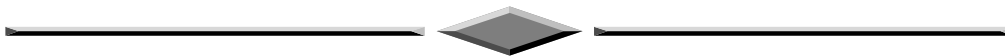
_____ 21. **GET RETIREE ID CARD. (MANDATORY)**

POC: Identification Card Section. When taking transition leave and relocating, you may request your retiree ID card at final out-processing. Personnel on transition leave should carry a copy of their retirement orders with them in the event it is necessary to establish priority of treatment at a military medical facility. Except for personnel leaving the area, ID cards will be issued the last day of active duty. Cards for eligible family members will also be issued at this time. Documents required are: DD Form 214, marriage certificate and birth certificates for family members. Active duty and family member ID cards **MUST** be turned in.

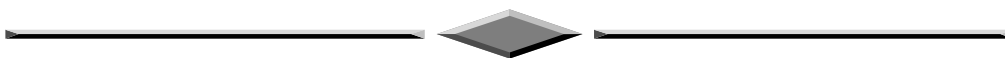
Retirement day

_____ 22. **PICK UP DD FORM 214 AND OTHER DOCUMENTS.**

POC: MPD, Transition Center. If you are not able to pick up these documents, they will be mailed to you at the address you have previously provided (if all clearing has been completed).



PRE-RETIREMENT COUNSELING GUIDE



June 2000

PRERETIREMENT COUNSELING GUIDE

SECTION A - INTRODUCTION

1-1 GENERAL - Retirement can be a time of pleasure or difficulty depending on your attitude and how well you prepare yourself. This guide is intended to help you understand some of the actions you can take to make your retirement more comfortable and enjoyable.

The following are some basic but very important considerations:

a. Start with a positive attitude. Don't view retirement as the end of a career or lifestyle but rather as a time of transition. It's an opportunity to move out of past responsibilities and relationships and into new ones. The way you approach this transition will influence how successful your retirement will be. It's natural to experience anxiety due to the uncertainties involved, but you should make that anxiety a positive quality and let it energize you as you plan for the future.

b. Prepare early. The more preparations you make, the easier the transition will be. It's too late to start developing a successful retirement plan the day before you retire. There are many publications and organizations available to assist you -- use them. Start with your installation Retirement Services Office (RSO) and your Army Career and Alumni Program (ACAP) Office. These offices will get you started in the right direction. Your Personnel Officer can assist you in contacting these offices if you have trouble locating them.

c. Understand the impact of your retirement on others. If you have a family, remember that they have played a large part in your Army career. Their "Active Army career" is also coming to an end and they will need some adjustment time too. Be sensitive to each other's needs. Discussing changes can ease potential problems in your relationship.

1-2 USE OF FACILITIES - You and your family members are authorized the use of facilities on military installations when adequate space is available. The capability to accommodate retired soldiers varies widely at each military installation. The Installation Commander determines whether retired personnel may use the facilities. Generally, retired personnel are accommodated providing their use of the facilities does not present any hardship on active duty soldiers who have first priority.

SECTION B - GENERAL ADMINISTRATION

2-1 PERSONAL/FAMILY INFORMATION - This period of transition provides an excellent opportunity to get some of your personal and family records in order.

Original or certified copies of documents are required when you file for various benefits from the Department of Veterans Affairs, Social Security Administration and other Government agencies. You should make sure that your vital documents are in order and that your next of kin or the executor of your estate knows where the documents are stored. Some of the more essential documents are: a will; birth certificates for you, your spouse and/or children; marriage certificate; divorce decree; DD 214 (Certificate of Discharge); names of banks and credit unions and account numbers; adoption papers; insurance policies; and a list of assets and liabilities.

2-2 MILITARY RECORDS - Make copies of your medical and dental records before leaving active duty. These records will be turned in when you process out, and once they are forwarded to the records holding area, it is difficult to obtain copies. It is also advisable to retain any paper copies of military personnel records you have. These are extremely difficult to obtain once they have been forwarded to the personnel records center.

2-3 IDENTIFICATION CARDS - You and all eligible family members will be required to obtain new ID cards upon your retirement. Guidelines on eligibility and how and when to get new cards can be obtained from your personnel officer or your RSO.

2-4 WHEN CAN YOU RETIRE?

You can request retirement from your Military Personnel Office when your active service (including active duty for training (ADT), active duty special work (ADSW), temporary tour active duty (TTAD), full-time National Guard duty (FTNGD), and active Guard/Reserve (AGR)) totals 20 years (Section 3926, Title 10 U.S. Code). Officers may also use service as a contract surgeon or acting dental surgeon to qualify for retirement. During drawdown periods, you may be able to retire with less than 20 years of service under the Temporary Early Retirement Authority (TERA).

2-5 COMPUTING RETIRED PAY and COST-OF-LIVING ADJUSTMENTS (COLA)

a. **DOD Financial Management Regulation** – The DOD Financial Management Regulation, DOD 7000.14-R, Volume 7B, Military Pay Policies and Procedures – Retired Pay, September 1999 (referred to hereafter as DOD 7000.14-R), contains everything you’ve ever wanted to know about retired pay and more. You can access it at <http://www.dtic.mil/comptroller/fmr/>. Scroll down to Volume 7B.

b. **Which retired pay formula will you use?** – There are three retired pay formulas existing today. The “date you initially entered military service,” also called the DIEMS date, determines the formula that will be used to compute your retired pay. The DIEMS date pertains to the earliest date of enlistment, induction, or appointment in a regular or reserve component of an uniformed service as a commissioned officer, warrant officer, or enlisted member. It may or may not be the

same as your basic pay entry date, or BPED. Situations where the DIEMS date will differ from the BPED include:

Academy graduates – The DIEMS date is the date the soldier entered the academy.

ROTC – The DIEMS date is the date the soldier began a ROTC scholarship program or enlisted as a Reserve in the Senior ROTC program, whichever is earlier.

Break in service – The DIEMS date is the date the soldier initially became a member of a uniformed service, any branch or component, even if the soldier had a break in service and reentered at a later date.

Delayed entry program – The DIEMS date is the date the soldier signed up for the delayed entry program, not the date the soldier came on active duty.

Not all services have their DIEMS dates properly defined in their personnel records. If you have unusual circumstances and are unsure of when your DIEMS date is or believe your records show an incorrect DIEMS date, contact your personnel office to discuss your situation.

c. **Service creditable for percentage purposes** - All three retired pay formulas use “service creditable for percentage purposes.” In addition to percentage credit for your active duty service, you may receive percentage credit for certain inactive Reserve time and, for officers, medical or dental school. Before receiving credit for the additional time, you must first qualify for retirement by completing 20 years of active duty. For a complete explanation of service creditable for percentage purposes, see para 0103 of DOD 7000.14-R.

d. **Service for basic pay purposes:** All three retired pay formulas give you a percentage of your *basic pay*. *NOTE: You do not receive a percentage of other compensations such as housing allowance, subsistence allowance, or federal tax advantages. This can make a significant difference in dollar amounts when computing your potential retired pay.* Those with DIEMS dates before 8 Sep 80 receive a percentage of their *final basic pay*. Those with DIEMS dates on or after 8 Sep 80 receive a percentage of *the average of their highest 36 months of basic pay*, referred to as “high-3.”

e. **The three retired pay formulas are:**

(1) **DIEMS date before 8 Sep 80 (Final Basic Pay)**

*Service creditable for percentage purposes X 2-1/2% (not to exceed 75%) X **final basic pay** = Retired pay*

(a) These soldiers receive a percentage of their **final** basic pay; therefore, they should take care not to retire just before an increase in their basic pay such as those applied at the 20-, 22-, 24-, or 26-year points.

(b) Soldiers who retire on the same day as a basic pay rate change (e.g., retire 1 January with last day of active duty on 31 December), may be eligible to have their retired pay calculated using the new basic pay. See para 0104 of DOD 7000-14.R for details.

(c) **Cost-of-living-adjustment (COLA)** – If your DIEMS date is before 8 Sep 80, you will receive an annual COLA representing the difference between the Consumer Price Index (CPI) of the third quarter of one calendar year and the third quarter of the next. The COLA is normally effective 1 December and payable the first working day in January. The first COLA will be a partial one because you will not have been retired for the full COLA calculation period. Thereafter, you will receive the full COLA.

(2) **DIEMS date after 7 Sep 80 but before 1 Aug 86 (High 3)**

*Service creditable for percentage purposes X 2-1/2% (not to exceed 75%) X **highest 36 months of basic pay** = Retired pay*

(a) The basic pay base is the average of the highest monthly basic pay rates you receive or are entitled to for a period of 36 months, whether or not consecutive.

(b) If you serve on active duty for less than 36 months, the basic pay base is the amount of monthly basic pay you received during the period you were on active duty divided by the number of months, including any fraction, that you served on active duty.

(c) For more specific information on calculating the average of the highest 36 months of basic pay, see para 0301 of DOD 7000.14-R.

(d) **COLA** – If your DIEMS date is after 7 Sep 80 but before 1 Aug 86, you will receive an annual COLA representing the difference between the Consumer Price Index (CPI) of the third quarter of one calendar year and the third quarter of the next. The COLA is normally effective 1 December and payable the first working day in January. The first COLA will be a partial one because you will not have been retired for the full COLA calculation period. Thereafter, you will receive the full COLA.

(3) **DIEMS date on or after 1 Aug 86 (High 3 or CSB/REDUX)**

If you are in this group, you will be asked to choose one of two retired pay formulas – the High 3 formula discussed in (2) above, or the CSB/REDUX formula when you complete 15 years of active service.

a. **CSB/REDUX**: Under the REDUX option, you accept a \$30,000 career retention bonus and agree to serve 20 years. Retired pay will be calculated as follows: *Service creditable for percentage purposes X 2-1/2% (not to exceed 75%), minus 1% for each year under 30, X the average of your highest 36 months of basic pay*. At age 62, retired pay will be recomputed under the High 3 formula (see (2) above); however, the re-computation will NOT be retroactive. Under REDUX, the longer an individual stays on active duty, the closer the percentage multiplier is to what it would have been under High 3, up to the 30-year point where the percentage multipliers are equal.

COLA – Members with DIEMS dates on or after 1 Aug 86, who elect to have their retired pay calculated under the **REDUX** formula, receive reduced COLAs, equal to the Consumer Price Index (CPI) minus 1%, until they turn 62. At 62, they receive a one-time catch-up COLA. Then they revert to the CPI minus 1% COLA.

OR

(b) **High 3**: See details in (2) above.

COLA – If your DIEMS date is on or after 1 Aug 86 and you elect to have your retired pay calculated under the High 3 formula, you receive an annual COLA representing the difference between the Consumer Price Index (CPI) of the third quarter of one calendar year and the third quarter of the next. The COLA is normally effective 1 December and payable the first working day in January. The first COLA will be a partial one because you will not have been retired for the full COLA calculation period. Thereafter, you will receive the full COLA.

For more information on the three retired pay formulas, go to:
<http://pay2000.dtic.mil> or see DOD 7000.14-R.

2-6. DISABILITY RETIREMENT - Soldiers retiring for disability will have retired pay calculated on the applicable length of service formula listed above **OR** the percentage of disability formula. NOTE: Soldiers will not receive less than 50% of their basic pay while on the Temporary Disability Retired List (TDRL); the percentage can be decreased when the soldier is placed on the Permanent Disability Retired List (PDRL). To calculate disability retired pay using the percentage of disability formula, multiply the percentage of disability times the basic pay (final or highest 36 months, depending on the soldier's DIEMS date).

For example, a soldier with 20 years of service retiring with a 30% permanent disability would have pay computed on years of service ($2\frac{1}{2}\% \times 20 \text{ years} = 50\% \times \text{final basic pay} = \text{retired pay}$) and on percentage of disability ($30\% \times \text{final basic pay} = \text{retired pay}$). In this example, the soldier's retired pay would be greater using the years of service formula, because it provides 50%, vice 30%, of basic pay.

Disability retired pay may or may not be taxed, depending on the soldier's status on 24 Sep 75. A soldier who was a member of a uniformed service, or under a binding written agreement to become a member, on 24 Sep 75 will not have disability retired pay taxed. A soldier who was not a member of a uniformed service, or under a binding written agreement to become a member, on 24 Sep 75, will have disability retired pay taxed unless all of it is based on percentage of disability and the disability is the direct result of one of the following: armed conflict, extra-hazardous service, simulated war, or an instrumentality of war. (Military vehicles, weapons, and other such items could be termed instruments of war whether being used in armed conflict or simulated war at the time.) For a soldier who was a member of a uniformed service, or under a binding written agreement to become a member, on 24 Sep 75, the portion of retired pay that is based on disability is tax free. In the example above, the portion of retired pay based on disability ($30\% \times \text{final basic pay}$) would be tax free, although the length of service retired pay formula ($50\% \times \text{basic pay}$) would determine the total retired pay entitlement.

2-7. RETIRED PAY CALCULATION PROGRAM ON-LINE – Soldiers with E-mail addresses ending in “.mil” may use the on-line retired pay calculator developed by DFAS. Go to <http://dfas4DOD.dfas.mil>. Click on “Center sites,” “Cleveland,” “Finance/Accounting,” “Systems,” and “PERCS.”

2-8. OTHER RETIRED PAY INFORMATION - Army retired pay is processed by the Defense Finance and Accounting Service - Cleveland Center (DFAS-CL), Directorate for Retired Pay Operations, (Code RO), P.O. Box 99191, Cleveland, OH 44199-1126, toll-free, 1-800-321-1080 (0800-1800 Eastern Time). DFAS is available on the Internet at <http://www.dfas.mil>.

Some basic facts:

a. **Payday.** You are paid *monthly* on the first working day of the month, not necessarily the first of the month.

b. **Retiree Account Statement (RAS).** You will receive a Retiree Account Statement (RAS) (similar to your Leave and Earnings Statement) with your first retired pay. Thereafter, *you will receive a statement only if your pay amount changes.*

c. **Electronic Funds Transfer (EFT).** The use of Direct Deposit/EFT of retired pay is strongly encouraged. With EFT, your retired pay is sent directly to your financial institution. EFT is timely and more cost efficient for the government and more convenient for the payee.

d. **Taxes.** Federal taxes (and state taxes, if applicable and requested by you) will be deducted from retired pay. Your retired pay is not subject to Social Security/FICA taxes because it is “deferred income” rather than “earned income.”

e. **Allotments.** Allotments from active duty pay, except for the Combined Federal Campaign (CFC), Servicemen’s Group Life Insurance (SGLI), and Veterans Educational Assistance Program (VEAP) will continue into retirement unless stopped by the soldier. Retired soldiers may have up to six “discretionary” allotments and up to nine “non-discretionary” allotments, not to exceed 15 total. Discretionary allotments include payment of insurance premiums for health, auto, or life insurance; voluntary payments to a dependent, former spouse, or relatives; deposits into a financial institution, mutual fund, or investment firm; payment of an auto or personal loan, mortgage, rent and consumer debts. Non-discretionary allotments include U.S. Government Savings Bonds, payment of delinquent taxes, contributions or repayment of loans to Army Emergency Relief (AER), and court-ordered garnishments. Allotments may be changed as frequently as desired after retirement, as long as the number of discretionary allotments does not exceed six.

f. **Electronic pay changes.** DFAS has begun offering a new service called Employee/Member Self Service (E/MSS). Using this service, you can make pay changes via your personal computer or by touch-tone phone via an Interactive Voice Response System (IVRS). E/MSS will allow you to change your federal withholding status and exemptions; start, stop or change allotments; change your correspondence address; and update your financial institution electronic fund transfer information. Future phases of E/MSS will allow you to start or stop savings bonds and change state taxes. Further details about E/MSS are available at <http://www@dfas.mil>.

2-9 TRANSITION LEAVE - The decision to take transition leave versus retiring early and cashing in leave is often confusing. As a general rule, it is better to cash in the first 60 days of leave rather than use it as transition leave.

Since 10 February 1976, you can’t sell back more than 60 days leave per career. You may combine your options; that is, cash in some days, take leave with others. Leave days that were accrued *after* 31 August 1976 may be cashed in for basic pay only. Leave days accrued *before* 31 August 1976 may be cashed in for basic pay; basic allowance for housing II (BAH II – formerly called BAQ) (vice Basic allowance for housing (BAH)); and Basic allowance for subsistence (BAS). Your July and December Earnings and Leave Statements will indicate the number of

pre-31 August 1976 leave days you have left, if any. For current basic pay, BAH, BAH II, and BAS rates, see the following web sites:

Basic pay – <http://www.dfas.mil/money/milpay>

BAH – <http://www.dtic.mil/perdiem/bahform.html>

BAH II - <http://www.dtic.mil/perdiem/>

BAS – <http://www.dfas.mil/money/milpay/bas.htm>

The following example illustrates why it is financially advantageous to sell back the first 60 days of leave.

2000 EXAMPLE

E-8 stationed in the District of Columbia, 24 years service, married with children, retiring 1 October 2000, 60 days post-31 August 1976 accrued leave

STAYS ON ACTIVE DUTY THRU 30 SEP LEAVES ACTIVE DUTY 1 AUG
& SELLS BACK 60 DAYS' LEAVE AND TAKES 60 DAYS' LEAVE

	Aug	Sep		Aug	Sep
Base pay	3,295.50	3,295.50	Base pay	3,295.50	3,295.50
BAS	256.20	256.20	BAS	256.20	256.20
BAH	1,264.00	1,264.00	BAH	1,264.00	1,264.00
60 days'lv	<u>6,591.00</u>	<u> </u>	Leave	<u>0.00</u>	<u>0.00</u>
	\$11,406.70	\$4,815.70		\$4,815.70	\$4,815.70
TOTAL - \$16,222.40			TOTAL - \$9,631.40		

The soldier who remains on active duty through 30 September and sells back 60 days leave is \$6,591.00 ahead, in spite of not having any pre-31 August 1976 accrued leave days. If any of those leave days had been accrued before 31 August 1976, the soldier would have been paid BAS and BAH II (formerly BAQ) for them as well.

Soldiers **with 30 or more years' service**, with leave to cash in, may be better off retiring several months early and cashing in their leave rather than taking it as transition leave. The following example illustrates this principle.

2000 EXAMPLE

COL stationed in District of Columbia, married with dependents; retiring 1 October 2000, over 30 years service; 60 days' leave; 30 of them Pre-Aug 76 (Base pay, BAH II (formerly BAQ), and BAS); 30 of them post-Aug 76 (Base pay only)

RETIRE 1 OCTOBER 2000 TAKE 60 DAYS TRANSITION			RETIRE 1 AUGUST 2000 LEAVE CASH IN 60 DAYS LEAVE		
	Aug On leave	Sep On leave		Aug Retired	Sep Retired
Base Pay	7,049.10	7,049.10	Base Pay(60)	14,098.20	
BAH w/depns	1,669.00	1,669.00	BAH II (30)	973.50 (99 rate)	
BAS	158.83	158.83	BAS (30)	158.83	
Ret Pay	0.00	0.00	Ret pay	5,286.00	5,286.00
	<u>\$8,876.93</u>	<u>\$8,876.93</u>		<u>\$20,516.53</u>	<u>\$5,286.00</u>
TOTAL - \$17,753.86			TOTAL - \$25,802.53		

This soldier will receive \$8,048.67 more by retiring on 1 August rather than 1 October. Even if 30 of the leave days had not been accrued before 1976, this soldier would still receive \$6,916.34 more by retiring 1 August rather than 1 October.

Each full month of service, up to 30 years, is creditable for retired pay percentage purposes. Therefore, soldiers with less than 30 years of service should carefully weigh any short-term financial gain from early retirement against the resulting lifetime loss of retired pay.

As mentioned earlier, soldiers who fall under the final basic pay retired pay formula should take care not to retire just before a major basic pay increase such as that given upon attaining over 20 years, 22 years, 24 years, or 26 years. For example, a LTC with 21 years and 10 months on 1 April should wait until 1 June to retire so the retired pay base will be for a LTC with over-22 years versus over-20 years. Your personal circumstances will dictate which option you choose. Your RSO can help you determine which option is best for you.

2-10 RETIREMENT CEREMONY – You will be given the opportunity to participate in a retirement ceremony. You will also receive a retirement certificate, retiree lapel pin, and United States flag. Your spouse, if applicable, will receive a certificate of appreciation. These items are normally presented to you during a retirement ceremony. However, if you choose not to participate, your Transition Center will make other arrangements to get them to you.

2-11 EMPLOYMENT - There are several employment restrictions which apply to soldiers after retirement. These restrictions are covered in DOD Directive 5500.7, Standards of Conduct and at mandatory Pre-retirement Briefings. You are urged to attend a Pre-retirement Briefing before you accept post-retirement employment. Specific questions should be directed to any Designated Agency Ethics Official (DAEO). DAEO's are usually located in legal assistance offices.

2-12 MOBILIZATION/RETIREE RECALL - The Army Reserve Personnel Center (AR-PERSCOM) administers a program to recall retired soldiers in case of full or partial mobilization. Officers and enlisted personnel under 60 years old and in good health are subject to recall in case of war or national emergency as declared by the President. Warrant officers may be recalled up to age 62. General officers are called on a case-by-case basis. AR-PERSCOM identifies retired soldiers on their Total Army Personnel Data Base - Reserve (TAPDB-R). Every effort is made to assign the retired soldier to a base within 300 miles of his or her home. Recall orders will be issued only at the time of a mobilization. AR-PERSCOM will make periodic contact with retired soldiers to keep their files up to date.

2-13 ARMY ECHOES - *Army Echoes* is the official bulletin for the Army retiree. It is designed to keep retirees and family members up to date on changes in military benefits, entitlements and other matters of interest to the military community. The Army Retirement Services Office, Deputy Chief of Staff for Personnel, publishes *Echoes* three times a year. It is sent to active duty and reserve component soldiers with 19 or more years' active service (home addresses for officers, unit addresses for enlisted soldiers) and to retired soldiers and annuitant surviving spouses. After your retirement, *Echoes* is mailed to the correspondence address you have filed with the Defense Finance and Accounting Service -Cleveland Center (DFAS-CL). Therefore, you are encouraged to keep your correspondence address current with them (many retirees forget to change their home address because their pay goes to a financial institution). You are encouraged to keep a file of *Army Echoes* to provide a ready source of reliable information for future reference.

SECTION C - MEDICAL INFORMATION

3-1 RETIREMENT PHYSICAL - A retirement physical is highly encouraged and should be taken no more than four (4) months and no less than one (1) month before retirement or the start of transition leave. Contact your local military treatment facility for details and appointments.

Attention Persian Gulf veterans - If you are a Gulf War veteran, you are eligible for medical evaluation either through DOD's Comprehensive Clinical Evaluation Program (CCEP) or the Department of Veterans Affairs (VA) Persian Gulf Registry. The eligibility period for care and compensation for Gulf War veterans with undiagnosed illnesses has been extended to 31 December 2001.

a. **DOD's CCEP:** DOD established the CCEP to provide in-depth evaluations of Gulf War veterans who are currently in one of the active or Reserve components, or are retired. Personnel who want medical examinations are encouraged to contact the program at 800-796-9699 or DSN: 878-3261 to set up an appointment. For those overseas that do not have DSN access, the direct line for CCEP is (408) 583-2500. Hours are Monday-Friday, 0600-1600 Pacific Time.

b. **VA Persian Gulf Registry:** The VA offers a free, complete physical examination with basic laboratory studies to every veteran who served in the Gulf War who is no longer in military service. A centralized registry of participants who have had these examinations is maintained to keep them informed through periodic newsletters. Family members of Gulf War veterans are also eligible to receive a Registry medical examination. Call 800-PGW-VETS (800-749-8387) with questions about care and benefits, and to schedule examinations. For those overseas, call the nearest U.S. Embassy and ask for the Foreign Benefits Unit. Information is also available via the World Wide Web at: <http://www.va.gov/> or <http://www.gulflink.osd.mil>. E-mail communication is also available from brostker@gwillness.osd.mil, enabling quick responses to inquiries from veterans and the public, including requests for the bi-monthly newsletter, *GulfNEWS*.

3-2 RETIREE MEDICAL TREATMENT -

a. **TRICARE background** - Since the end of the Cold War, the U.S. military has dealt with new challenges to its organization and mission. Fewer men and women are on active duty. Along with fewer combat forces, there have been reductions in support forces, including physicians and other medical professionals. In fact, the number of doctors, nurses, and medical technicians in military service has declined as much as 50 percent in some locations.

As a result of Base Realignment and Closure (BRAC) recommendations and other downsizing efforts, 35 percent of the military hospitals that existed in the U.S. in 1987 have closed. Yet, the total number of people seeking health care through the Military Health Services System (MHSS) has decreased far less -- by only 9 percent.

Another shift in support requirements has occurred over the last few decades. In the early 1950s, military retirees and their families comprised only 8 percent of those eligible for care in the military health care system. Today, retired soldiers -- who often require more medical care than their active duty counterparts -- make up more than 50 percent of those eligible for care.

But as hospitals were closed, health care for many retirees became less accessible, with appointments at military hospitals and clinics more and more difficult to obtain. Simply stated, the demand for health care began to exceed the system's capacity to deliver it.

Two more factors led to changes in the MHSS -- the rising cost of health care and the continuing requirement to maintain a trained and ready medical corps to support our troops, in peace or combat.

Costs for medical care are rising in both the civilian and military communities due to many complex factors such as improved technology, increased utilization, and aging of the population.

While providing health care during peacetime is an important mission, the number one priority of the MHSS is to support emergency operations. A new approach was needed to meet peacetime demands for health care while preserving the capability within the active duty medical corps to deploy and support military men and women on operational missions.

In response to the challenge of maintaining medical combat readiness while providing the best health care for all eligible personnel, DOD introduced TRICARE. TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors. TRICARE brings together the health care resources of the Army, Navy, and Air Force and supplements them with networks of civilian health care professionals to provide better access and high quality service while maintaining the capability to support military operations.

b. ***TRICARE for retired soldiers and their families*** - A senior military health care officer, called a Lead Agent, manages TRICARE in each of 12 geographical regions in the U.S. Although TRICARE is fully operational in CONUS, it may be some time before TRICARE is available to retired soldiers and their families in Europe and the Pacific. Until TRICARE is implemented in a particular area, retired soldiers and their families will continue to receive treatment through a combination of the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) and space-available treatment in Military Treatment Facilities (MTFs). See the “TRICARE Standard” Section below for more details.

c. ***How TRICARE works*** - Under TRICARE, retired soldiers and their family members who are under age 65 will choose one of three TRICARE options. Retired soldiers and family members 65 and over are not eligible for TRICARE at this time; however, they are eligible for space-available treatment in MTF's.

(1) **TRICARE Standard (CHAMPUS)** - Beneficiaries are automatically covered under TRICARE Standard unless they choose to enroll in TRICARE Prime. Under this option, you and your family are authorized medical care at any MTF on a space-available basis. Availability of care varies based on location, facilities and medical staffing. When the services you require cannot be obtained through the local MTF, it may become necessary to seek care from a civilian provider and have these services cost shared by TRICARE Standard. TRICARE Standard is simply CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) by another name. This option provides beneficiaries with the greatest freedom of choice of health care providers, but at the greatest potential cost. Outpatient deductibles are \$150 per person, \$300 per family per year. Cost share is 25 percent of allowable charges, plus charges assessed by the doctor over and above the allowable. For inpatient care, beneficiaries are liable for a set amount per day or 25 percent of billed charges, whichever is less, plus 25 percent of allowed physician

charges. The annual cap on out-of-pocket deductibles and allowable cost shares is \$7,500. TRICARE Standard does not cover all health care. There are also special rules and limits on certain care. It is most important to get to know your Health Benefits Advisor (HBA) whose job it is to help you get the medical care you need, at the best price and in the most convenient manner.

TRICARE Standard/CHAMPUS SUPPLEMENT - Because TRICARE Standard does not pay the total cost of medical care, a TRICARE Standard/CHAMPUS Supplement may be advisable if you do not have other health insurance through a spouse or employer (TRICARE Standard is second pay to other insurance, and will pick up the costs the other insurance does not cover, up to the amount it would have paid had no other insurance been available). Supplemental insurance covers that part of the allowable medical costs that TRICARE Standard does not cover. Supplemental insurance premiums vary depending on the type of coverage chosen. Many of the military service retiree organizations and associations offer supplemental insurance. We recommend you obtain information from them and select the plan that best meets your needs. The HBA at the nearest MTF (any service) can furnish you a listing of organizations that offer supplemental insurance.

(2) **TRICARE Extra** - Beneficiaries in TRICARE Standard can use a special network of providers for a co-payment of five percent less than under TRICARE Standard (20% of allowable charges versus 25% under TRICARE Standard). This option is called TRICARE Extra. When obtaining care from a provider in the TRICARE Extra network, the beneficiary is not liable for charges above the allowable, because network providers charge only the allowable amount. The annual deductibles required under TRICARE Standard must be met before cost sharing begins. Beneficiaries may choose to use a network provider on a case-by-case basis.

(3) **TRICARE Prime** - TRICARE Prime is an option similar to a Health Maintenance Organization (HMO). Eligible beneficiaries (those under 65 and residing in an area where TRICARE Prime is offered) can choose to enroll in Prime and pay an annual fee of \$230 per person, \$460 per family. In exchange for their enrollment in Prime, CHAMPUS deductibles are eliminated. Those who enroll in Prime select a personal primary care manager (PCM) for themselves and each family member. The majority of enrollees will have their PCM in a MTF. Whenever possible, treatment is provided in the MTF. In fact, Prime enrollees have top priority in MTFs. When care is not available in an MTF, the PCM refers the patient to a network of civilian care providers. In addition to the annual enrollment fee, members receiving care from the civilian provider network pay a small co-payment each time they visit a provider. The cap on out-of-pocket expenses is \$3,000 for those enrolled in Prime (versus \$7,500 for those who aren't). The new cost sharing provisions do away with the usual standard CHAMPUS cost sharing of 25% of allowable charges. If members desire care from providers outside the Prime network, there is a deductible of \$300 per person, \$600 per family as well as a 50% cost share.

3-3 RETIREE DENTAL PLAN - The DDP Delta Division of Delta Dental Plan of California offers a dental program for uniformed services retirees, certain un-remarried surviving spouses, and their eligible family members throughout the U.S., Puerto Rico, Canada, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. Enrollment in TRICARE Prime is NOT a requirement to join this voluntary dental plan, called the TRICARE Retiree Dental Program (TRDP); therefore, retired soldiers over 65 MAY join.

Initial enrollment is for a minimum of 24 months. Enrollees must submit four months' worth of premiums with their initial enrollment application. After the first 24-month period, enrollees may choose to stay enrolled on a month-to-month basis. Monthly premiums vary by geographic location and for year 2000 range from \$8-\$15 for a single person, \$18-\$29 for two people, and \$30-\$48 for a family. Premiums can be collected by allotment from retired pay.

After an annual deductible of \$50, which applies to every covered person, TRDP will pay up to \$1,000 of allowable charges per enrollee per year. Diagnostic and some preventive procedures are not subject to the annual deductible and maximum. Covered services include:

Diagnostic, preventive, and emergency - 100%

Restorative - 80%

Endodontic, periodontic, oral surgery, drugs, and post-surgical-60%

Enrollees may seek treatment from any dentists licensed in the state in which they practice.

For more information or to obtain an enrollment form, contact Delta Dental at 1-888-838-8737 or reach them on the Worldwide Web at www.ddpdelta.org.

SECTION D - DEPARTMENT OF VETERANS AFFAIRS (VA) BENEFITS

4-1 GENERAL - The VA will send you information on benefit programs available to you soon after you retire. You can and should check with a local VA representative when you have questions on your entitlements. The VA has certain eligibility criteria based on your period of military service, type of discharge, and percentage of disability, if applicable. The following information highlights some basic VA entitlements, but it is recommended that you obtain individual counseling specific to your situation. Individual counseling is available at any local VA office. Contact them for an appointment. To reach the nearest VA regional office, call, toll-free 1-800-827-1000. The VA can be reached on the Internet at <http://www.va.gov>.

4-2 VA DISABILITY COMPENSATION - Retiring personnel should apply to the VA for a disability rating. This rating provides the retiree a priority for treatment in the VA medical system; establishes a record for future medical evaluations, should your medical condition deteriorate; and could mean you receive a tax-free amount of money to "compensate" you for medical problems experienced while on active duty.

The VA will assign you a disability rating based on your degree of disability. This can range from 0% through 100% and is always based on increments of 10% (e.g., 10% disability; 20% disability, etc.). Law sets VA disability percentage amounts. A 10% VA disability rating does NOT mean that you will receive 10% of your retired pay as many soldiers mistakenly believe. Current rates can be obtained from your Retirement Services Officer or local VA Office. VA compensation will reduce, dollar for dollar, the amount of retired pay you receive; however, the VA compensation is tax free.

Review your medical records thoroughly and record all the medical problems you experienced during active duty. These problems will form the basis for your medical review by the VA. Depending on your duty station at the time of retirement, you will be given a physical either by VA officials, DOD officials, or a combination of both.

If you are a Gulf War veteran, consider obtaining an exam under the DOD Comprehensive Clinical Evaluation Program (CCEP) or the Department of Veterans Affairs (VA) Persian Gulf Registry discussed earlier in this guide.

Vietnam veterans should be aware that there are many illnesses which VA presumes were caused by service in Vietnam between 9 Jan 62 and 7 May 75. If you know of a veteran or surviving spouse or child of a veteran with one of the following illnesses, and the veteran served in Vietnam anytime between 9 Jan 62 and 7 May 75, have them contact the VA immediately to inquire about service-connected disability compensation.

Respiratory cancers (lung, larynx, and trachea) (must have developed within 30 years of exposure)

Hodgkin's disease

Multiple myeloma (bone marrow cancer)

Non-Hodgkin's lymphoma

Soft tissue sarcoma

Cloracne (must have appeared within one year of exposure)

Porphyria cutanea tarda (liver condition)

Prostate cancer

Peripheral neuropathy (neurological disorder)

Spina bifida (in children of veteran)

Forms to file your application for VA disability compensation can be obtained from your RSO. This procedure takes some time and effort on your part, but is extremely important. It establishes your record with the VA, which can help your family or survivors should they apply for VA benefits based on your service.

4-3 VA HOME LOANS - VA guaranteed home loans are available to qualified veterans and surviving spouses to purchase, improve, or refinance a house or condominium, and to purchase or refinance a manufactured home. Those eligible must make their own arrangements for loans through the usual lending channels, such as banks, savings and loan associations, building and loan associations, and mortgage

loan companies. VA will guarantee up to a certain amount of that loan. Veterans may now negotiate interest rates on VA-guaranteed home loans with lenders. For more information, contact VA.

4-4 EDUCATIONAL ASSISTANCE - The VA administers a wide variety of programs for retired soldiers seeking assistance for education and training. These programs include vocational rehabilitation and special training programs for disabled veterans. Retiring soldiers who were covered under the GI Bill that ended on 31 December 1989 may still be eligible for education benefits under special rules. Contact your local VA Office for specific details.

4-5 SGLI/VGLI - Soldiers on active duty and most reserve soldiers are covered by Servicemen's Group Life Insurance (SGLI). SGLI is group insurance. The program is supervised by the Department of Veterans Affairs. Premium costs, while on active duty, are extremely low. After you retire, you receive 120 days of free SGLI coverage, followed by the opportunity to convert SGLI to Veterans Group Life Insurance (VGLI) in an amount equal to or less than the SGLI coverage you had when you left active duty. Soldiers who are totally disabled for insurance purposes may keep SGLI free for one year after retirement; however, application for the free coverage must be submitted within the first 120 days after retirement. VGLI costs more than SGLI, but VGLI may be renewed every five years for life. The VGLI premium increases every five years at renewal time, based on your nearest age at the time of renewal. However, coverage under VGLI is guaranteed regardless of your current health situation. This is an important feature, especially for those soldiers who are uninsurable because of disabilities or other health-related problems. VGLI may be canceled at any time, or converted to a commercial insurance policy (for anything other than term insurance) without proof of insurability. Upon request, the VA will furnish a listing of insurance companies that will convert VGLI.

4-6 VA MEDICAL CARE - Providing there is adequate funding, the VA will provide no cost hospital and outpatient care as well as pharmacy benefits to former soldiers who receive VA disability compensation, are former POWs, have an illness possibly resulting from exposure to Agent Orange or environmental hazards in the Persian Gulf, or have low incomes under VA criteria. All others may receive treatment to the extent resources and facilities are available, but co-payments will be required. Family members are not entitled to VA health care unless they are veterans.

Soldiers retiring today should enroll in the VA health care system as soon after retirement as possible, *although enrollment can be done at any time in the future*. Early enrollment will help the VA for planning purposes. Once enrolled, a veteran is placed in one of seven priority groups. The VA will provide care to as many groups as possible depending on the availability of medical funding. VA automatically renews enrollment annually unless funds are not available to treat a particular priority group, in which case VA will notify that group of their inability to provide treatment for the following year.

There is no special category for treating retired soldiers; they are treated as veterans. Medical care is based on the abilities of the VA facilities in your local area. Eligibility for care is based on your status as determined by VA eligibility criteria. Your local VA office can provide more specific information and help determine your entitlements under the VA medical system.

4-7 VA DENTAL CARE - Within 90 days of your retirement, the VA will treat, on a space-available basis, dental conditions documented at the time of your retirement. However, if you received complete dental treatment from the military in the 90 days preceding your retirement, you will not be able to use the VA dental benefit. Your DD Form 214, Record of Release from Active Duty, will note whether or not you are eligible to obtain the space-available dental treatment from VA. Once VA provides the space-available dental treatment, dental treatment is not available through the VA except under certain conditions. Obtain more details at a Preretirement Briefing or from the VA.

SECTION E - SOCIAL SECURITY

5 GENERAL - Soldiers with 10 or more years of active duty are fully insured for Social Security purposes. Contrary to popular belief, Social Security benefits are not reduced because of entitlement to retired pay or vice versa. You will be able to receive a Social Security retirement benefit as early as age 62 if your earned income at that time does not exceed the Social Security earnings limit. Full benefits may be drawn at age 65 or later, depending on your year of birth. Spouses, surviving spouses, and minor children are also eligible to receive benefits on your Social Security work record. To obtain an estimate of your Social Security earnings, contact Social Security at 1-800-772-1213 and ask for Form 7004, Request for Earnings and Benefit Estimate Statement. Benefit estimates are available through the Internet on Social Security's website at <http://www.ssa.gov>. If your spouse will draw a local, state, or federal retirement annuity from work not covered by Social Security, please read about the Windfall Elimination and Government Pension Offset provisions. Once in the Social Security Homepage, type "windfall elimination" or "government pension offset" in the search window.

SECTION F - SURVIVOR BENEFITS

6-1 GENERAL - You have probably already heard about the Survivor Benefit Plan (SBP). You may have gotten your information from a variety of sources: retired soldiers; friends; insurance agents, and other well-intentioned individuals. Unfortunately, not all of your "advisors" on this subject will have provided correct information. Regardless of what you have heard about SBP, you are encouraged to keep an open mind and obtain all the facts from the best informed advisor available to you - your Retirement Services Officer (RSO). That individual has current data on SBP and can accurately outline the benefits and costs to you. This is not a subject to be taken lightly. It is a serious matter and needs your serious attention. The decision

you and your spouse make will impact greatly upon your family's financial future and is likely the most important decision you make in conjunction with your retirement.

6-2 SURVIVOR BENEFIT PLAN (SBP) - SBP was established by Public Law 92-425 on 21 September 1972. It was designed to provide a monthly annuity to eligible survivors after a retired soldier's death. **RETIRED PAY STOPS WITH THE DEATH OF THE RETIRED SOLDIER.** If the retired soldier has not elected SBP coverage, no benefits are payable to the surviving family members. In short, SBP provides income protection for survivors of retirees. Only SBP will entitle survivors to continue receiving a portion of the retired soldier's pay upon the retired soldier's death. If you and your spouse will depend wholly or in part upon your retired pay to live, it is very probable your surviving spouse will need to receive a portion of that retired pay after you die. Only SBP can provide that income protection to your survivors.

Please note, and it is worth repeating, SBP is INCOME PROTECTION. It is not life insurance; it is not a savings plan; it is not an investment program; and it is not available through a commercial or private company. It does not replace life insurance but could be supplemented by life insurance. Each individual's financial situation is different. It is impossible to address in a document like this all the possibilities and variables each soldier can have. However, your RSO can address all your individual questions. Take a few minutes, schedule an appointment with the RSO, give them an opportunity to explain the program, and make a decision that best meets you and your family's needs.

Consider in your decision that numerous independent studies on SBP, conducted by government agencies, private industry actuaries, and even commercial insurance companies have concluded that "For most military retirees the SBP is the most financially advantageous option". Unlike a private company, the government cannot go out of business or file for bankruptcy and leave you with nothing. Remember that SBP is government-subsidized and inflation-protected. SBP costs are not based on your age, your state of health, or on economic forecasts. SBP costs do not include costs to advertise, to make a profit, to pay a salesperson's commission, to pay stock dividends or rates of interest, to build new company buildings or to support an investment portfolio. SBP is cost-of-living-adjusted to keep pace with inflation; it will provide you a tax shelter, since costs are deducted from retired pay before income taxes are calculated; SBP is guaranteed by the United States Government; and SBP is payable for the lifetime of the surviving spouse. Recent legislation has made SBP even more attractive by allowing you to stop paying premiums at age 70 if you have paid them for a category of beneficiary for at least 30 years. Additionally, you now have a one-year window, between your second and third anniversary of commencement of retired pay, to terminate SBP coverage, with your spouse's consent.

The bottom line is "GET SOMETHING TO PROVIDE SUPPORT FOR YOUR LOVED ONES WHEN YOU'RE GONE." We strongly recommend you make the Survivor Benefit Plan the foundation of your family's financial support package.

SECTION G - ADDITIONAL RETIREMENT INFORMATION

The following tri-fold brochures can be obtained from your RSO and contain additional information that may be helpful with your retirement planning.

Retirement Services Offices

Military Retired Pay

Getting Ready to Retire

Health Care

The Survivor Benefit Plan

The "Negatives" of SBP: Are They Really?

The Survivor Benefit Plan (SBP) and Social Security

The Uniformed Services Former Spouses' Protection Act (USFSPA)

Retiree Casualty Assistance Checklist

SECTION H - RETIREMENT OUTPROCESSING CHECKLIST

Following is a timetable for accomplishing some of your retirement outprocessing actions. Your Retirement Services Officer or your Personnel Officer will provide a more detailed checklist that addresses specific installation requirements. **GOOD LUCK!**

RETIREMENT OUTPROCESSING CHECKLIST

DAPE-RSO

1 June 2000

ACTION

TIMEFRAME

- | | |
|--------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| a. Contact your installation Retirement Services Officer (RSO) to arrange retirement and Survivor Benefit Plan (SBP) briefing. | ASAP after decision |
| b. Contact Army Career & Alumni Program (ACAP) Office for job transition/resume help. | ASAP after decision |
| c. Initiate retirement physical prior to transition leave | 4 months prior to ret |
| d. Medical/dental care for retirees is limited - consider purchasing TRICARE supplement | 3 months prior |
| e. Arrange appointment with SJA for will | 3 months prior |
| f. Contact transportation for HHG shipment (must have orders) | 2 months prior |
| g. Complete DD Form 2656, Data for Payment of Retired Personnel (and SBP election) | 2 months prior |
| h. Complete VA Form 21-526, Application for Compensation from Department of Veterans Affairs | 2 months prior |
| i. Obtain SF 1199A for electronic transfer retired pay to financial institution (only if changing financial institution) | 1 month prior |
| j. Initiate action for retired ID cards | 1 week prior |
| k. Convert SGLI to VGLI (VA sends appl) | Within 120 days after |
| l. Join military associations and remain active in support of Army issues | ASAP |

Prepared by Army Retirement Services, Deputy Chief of Staff for Personnel, Alexandria, VA 22332-0470. **Internet address:** www.odcsper.army.mil/retire.asp.

ARMY CAREER & ALUMNI PROGRAM (ACAP)

The ACAP Mission is to provide timely and effective transition assistance to all DoD personnel and their family members. Transition assistance includes those activities needed to help transitioners succeed in their transition from the federal environment to the next stage of their career.

To accomplish this mission, ACAP:

- ☐ **Operates ACAP Centers at major military installations around the world**
- ☐ **Provides mobile ACAP services to selected installations without a permanent ACAP Center**
- ☐ **Provides remote ACAP services to individuals stationed at locations not supported by permanent or mobile ACAP services**
- ☐ **Develops and supports transition assistance tools**
- ☐ **Performs quality control and oversight of the program**

The ACAP process is used at ACAP Centers to ensure that all transitioners receive the information and assistance they need and deserve. The ACAP Staff (Points of Contact) are responsible for ensuring that the process operates as designed and that the quality of services is high.

☐ **FUNCTIONS**

ACAP Centers prepare transitioners for success by providing the following services:

- ☐ **•Preseparation briefings, counseling, and referrals**
- ☐ **•Job assistance workshops, counseling, and resources**
- ☐ **•Assistance in securing and using the Verification of Military Experience and Training (VMET) document (DD Form 2586)**

☐ **ACAP PROCESS**

The ACAP Process is a carefully designed series of services that inform and assist transitioners in securing the help they need to transition successfully.

For military transitioners, the process begins with mandatory attendance at a preseparation briefing. During that briefing, attendees learn about their

career options and transition benefits and the services available to assist them. Some of those services are provided by the ACAP Center, while the remaining services are provided by other installation service providers. Attendees continue their ACAP involvement by visiting the ACAP Center to register for additional transition services. Additionally, military transitioners are counseled regarding how VMET documents can be used to help their job search. If the soldier hasn't received the VMET document, the ACAP Center helps the soldier to secure it.

Civilian employees whose jobs are being eliminated are normally referred to the ACAP Center by the Civilian Personnel Office or other command representative. The ACAP Center helps civilian employees to identify and schedule needed services through group transition counseling.

Family members are referred to the ACAP Center with their sponsors and receive group transition counseling and individual employment assistance that focuses on their unique needs.

Following briefings and group transition counseling, all transitioners are provided access to the full range of ACAP services. The ACAP Center provides comprehensive job assistance services through workshops, job assistance counseling, and a wide range of in-center resources such as job fairs, job assistance library, automated resume writer, Transition Bulletin Board (TBB), and Hot Leads.

Throughout the ACAP process, trained counselors are available to answer any question regarding transition assistance. If the counselors are unable to provide the service directly, they refer the transitioner to an appropriate installation service provider or external service such as Department of Labor or Veterans Affairs.



PRESEPARATION

ACAP provides a wide range of services designed to make transition an easy and successful experience. The key to transition success is knowledge of those services and a firm understanding of how to use them. All transitioning soldiers are required to visit the ACAP Center prior to departing the Army.

Military personnel begin to receive preseparation services by attending a mandatory preseparation briefing no less than 90 days prior to separation. During that briefing, they learn about their benefits and rights, as well as the services that are available. During the briefing, soldiers are introduced to the DD Form 2648 "Preseparation Counseling Checklist" and assisted in its completion. This form helps soldiers to identify their needs and develop a personal plan of attack for securing the help to meet those needs.

Normally, civilian employees will receive a separate briefing on benefits from their CPO. Once that briefing is completed, civilian employees and family members of soldiers and civilian employees visit the ACAP Center to learn about available services, identify the services they need, and to take the steps necessary to receive those services.

Throughout their transition, soldiers, Army employees, and their family members have free access to trained ACAP counselors who can help them to modify their individual transition plan, secure necessary services, or just resolve problems. The ACAP Center remains their guide through the sometimes confusing and frightening transition maze.



JOB ASSISTANCE

ACAP job assistance services begin with attendance at a workshop. In some locations, the workshop is presented jointly by the ACAP Center staff and facilitators supplied through the Department of Labor's Transition Assistance Program or TAP. In other locations, the workshops are conducted solely by the ACAP Center Staff. Workshops give transitioners the basic knowledge and skills necessary to plan and execute a successful job search. This includes selection of a job search objective, networking, resume and cover letter writing, identification of job opportunities, interviewing, and salary/benefit negotiations.

After attending the workshop, transitioners are scheduled for individual counseling sessions. ACAP counselors help transitioners to translate the information received in the workshop into action. Counselors help job seekers to identify an objective, write resumes and cover letters, complete applications, find job opportunities, prepare for interviews and job fairs, and negotiate for salary and benefits.

In addition to individualized counseling, job seekers also gain access to a wide range of job search resources. These include job listings, automated resume writer, Standard Form 171 and the Optional Form 612 Application for Federal Employment software, job assistance library, and access to the TBB (Transition Bulletin Board) which contains job listings and news regarding events such as job fairs.



VERIFICATION OF MILITARY EXPERIENCE AND TRAINING (VMET) DOCUMENT (DD Form 2586)

Verification of military experience and training is useful in preparing transitioning veterans' resumes and establishing capabilities with prospective employers. The VMET is also helpful if transitioners are applying to a college or

vocational institution. These institutions want information on military training and experience, as well as how it might relate to the civilian world.

Service members have had numerous training and job experiences, perhaps too many to recall easily and include on a job or college application. Fortunately, the military has made life a little easier in this regard. The verification document, DD Form 2586 (Verification of Military Experience and Training) is created from a soldier's automated records on file. It lists military job experience and training history, recommended college credit information, and civilian equivalent job titles. This document is designed to help soldiers, but it is not a resume.

Transitioning service members should receive their verification documents automatically no later than 120 days prior to separation. If they do not receive verification documents, they can request them by phone at 404-624-6438.

Upon receiving their verification documents, soldiers should identify the items that relate to the type of work or education/training being pursued and should include them in their resumes or applications. They might also want to make copies for their portfolios.

RETIREMENT SERVICES

1. Purpose: To provide information on Retirement Services and Retirement Processing Procedures.

2. References: See Appendix A.

3. Procedures:

a. Soldiers must attend a Pre-Retirement briefing between the time their retirement application is submitted and 120 days before the requested retirement date (date of departure on transition leave or permissive TDY).

b. Pre-retirement briefings are conducted four times a year. Unless otherwise advertised, briefings will be held at the Fort Knox Community Club the third Friday of each quarter, i.e., January, April, July and October.

c. Spouses are encouraged to attend. Attendance at two or more briefings is advised.

d. After attendance at a Pre-Retirement Briefing, soldiers must schedule appointments as outlined in the Pre-Retirement processing checklist.

e. Soldiers requesting retirement at an installation other than their authorized location should comply with that installation's procedures.

f. Upon receipt of retirement orders, soldiers must call the Retirement Services Office to schedule an appointment to receive Survivor Benefit Plan (SBP) counseling and to process DD Form 2656 (Data for Payment of Retired Personnel). This appointment must be made no later than 60 days before their scheduled retirement date.

g. While soldiers have until their last day of active duty to make a final decision concerning SBP, we advise them to complete this process well in advance of their retirement date. Delaying this decision could impact receipt of their last active duty pay.

APPENDIX A:

RETIREMENT PROCESSING CHECKLIST

ACTIONS TO ACCOMPLISH (Agency phone numbers and locations are listed on page 6 of this checklist.)

TIME FRAME

12 to 6 months prior to retirement

- _____ **1. SUBMIT APPLICATION FOR RETIREMENT. (MANDATORY)**
POC: See your unit PAC/PSNCO for assistance. They will assist you in preparing your application.

- _____ **2. REVIEW YOUR MPRJ AND ORB OR 2A AND 2-1.**
POC: MPD, Records Section, for assistance. It is easier to correct your records now than on your last day.

- _____ **3. SUBMIT A REQUEST FOR VERIFICATION OF SOCIAL SECURITY COVERING EARNINGS AND BENEFITS.**
POC: Forms are available at the Finance Office or any Social Security Office. (This is for your information and planning only.)

6 months prior to retirement

- _____ **4. ATTEND PRERETIREMENT ORIENTATION.**
POC: Retirement Services Office. Briefing on benefits and entitlements. Briefings are held quarterly in the Fort Knox Community Club. Attendance at a pre-retirement orientation is mandatory at least once. Spouses are also encouraged to attend.

- _____ **5. APPOINTMENT WITH THE ARMY CAREER AND ALUMNI PROGRAM (ACAP) CENTER. (MANDATORY)**
POC: ACAP. Write in your appointment date and time here: _____/_____. The ACAP counselor will discuss your individual needs and develop a transition plan especially for you.

_____ 6. **DETERMINE TRANSITION LEAVE AND PERMISSIVE TDY.**
Retirement date _____ minus transition leave and
PTDY equals projected last duty day: _____. Submit
DA Form 31 for leave and PTDY approval through your unit
PAC/PSNCO. (Your PAC/PSNCO can advise you on permissive
TDY entitlements.)

_____ 7. **MAKE APPOINTMENTS FOR RETIREMENT PROCESSING
AT THE AGENCIES LISTED BELOW.** Your PAC/PSNCO can
assist you. Consider your last duty day when making
appointments. Identify yourself as an imminent retiree when
calling. Phone numbers are on page 6 of this checklist.

_____ Dental Clinic (see item 8)

_____ Health Clinic (see item 10)

_____ Transportation Office (see item 12)

_____ Transition Center (see item 14)

_____ Finance Office (see item 16) (Call 30-60 days out)

_____ 8. **GET DENTAL WORK SCHEDULED.**
POC: Dental Clinic. Call for an appointment or walk-in hours
and write that information here: _____/_____. If
you have not had an exam within the past year, you should get
one as part of your physical. If you need extensive dental care,
you must allow plenty of time. The Dental Clinic is not staffed to
provide extensive care on short notice. Plan ahead.

_____ 9. **ATTEND TRANSITION ASSISTANCE WORKSHOP.**
POC: ACAP. Transition Workshops are held monthly in bldg
61. Attendance should have been scheduled for you during your
ACAP counseling (item 5). This workshop will help to prepare
you for a job search and provide information on VA benefits.
After this workshop and your ACAP counseling, you are free to
use the Job Assistance Center as much as needed to aid in your
job search for up to one year after your retirement date.

4 months prior to retirement

- _____ 10. **COMPLETE RETIREMENT PHYSICAL EXAM.**
The physical should be accomplished no earlier than four months and not later than one month before your retirement date. If you are taking more than 90 days leave and PTDY, inform the clinic when you make your appointment. Write in your appointment date and time here: ____/____. The physical exam is in two parts. At the first appointment, they will do lab work and make an appointment for your follow-up exam.
Second appointment date/time: ____/____

NOTE: Medical/dental records are the official property of the Army and must be turned in to the Transition Center during your retirement outprocessing. If you desire copies of important documents, ask the Health Clinic Records Room to make these after your physical is completed. You may check out your dental records to copy those documents if you desire.

- _____ 11. **REVIEW AND UPDATE LIFE INSURANCE POLICIES.**
Consider VGLI or other options. Consider SBP.

90 to 60 days prior to last duty day

- _____ 12. **TRANSPORTATION OFFICE APPOINTMENT.**
POC: Installation Transportation Office. Make an appointment for 60-90 days before your last duty day to arrange for shipment or storage of household goods. Write your appointment date and time here: ____/____. Bring three copies of your retirement orders to this appointment.
- _____ 13. **NOTIFY GARRISON ADMIN OFFICE IF YOU DESIRE TO PARTICIPATE IN THE MONTHLY RETIREMENT CEREMONY.**
POC: Installation Administrative Office. Retirement ceremonies are held monthly on Hedekin Field. All retiring soldiers, both officer and enlisted, are encouraged to participate.

30 days prior to last duty day

- _____ 14. **TRANSITION CENTER COUNSELING (MANDATORY)**
POC: MPD, Transition Center. This office will prepare your final separation documents, DD Form 214, etc. Make your appointment for 30 days before your last duty day or before leaving on permissive TDY, terminal leave, or both. Write your appointment date and time here: ____/____. Bring your medical and dental records (if all medical/dental actions are complete), orders, pre-separation counseling checklist (DD Form 2648) and DA Form 31 (if taking PTDY and/or transition leave). If you have questions pertaining to establishment of your retired pay account (DD Form 2656), contact the Retirement Services Office.
- _____ 15. **COMPLETE SURVIVOR BENEFIT PLAN (MANDATORY)**
POC: Retirement Services Office. This appointment may be any time after (1) your attendance at one retirement briefing; (2) 30 days prior to your last duty day; and, (3) after you and your spouse have made a decision on the Survivor Benefit Plan (SBP). You need this paperwork for your finance appointment. Federal law requires spousal concurrence when full spousal coverage is not elected (if applicable). Call the Retirement Services Office for further details.
- _____ 16. **FINANCE APPOINTMENT (MANDATORY).**
POC: Retirement Processing Section, Defense Military Pay Office. This office will prepare your final pay and conduct finance outprocessing. Make this appointment after your initial appointment with the Transition Center. Write this appointment here: ____/____. Bring with you: DD Form 2656, (Data for Payment of Retired Personnel), DA Form 31 (if taking transition leave), and retirement orders.

_____ **17. TRANSFER ACCOUNTABILITY FOR PROPERTY.**

POC: DIS, Installation Property Book Office. If you are a primary hand receipt holder for installation property, conduct a joint inventory. Visit the Property Book Office at Fort Gillem with accountability for the property.

POC: J6. If you are a hand receipt holder for automation/communications equipment, conduct a joint inventory with the new hand receipt holder. Visit J6, Property Accountability Office to transfer accountability of this equipment.

POC: Training Audio-Visual Support Center. If you are a hand receipt holder for audio-visual equipment, clear this hand receipt also.

10 days prior to last duty day

_____ **18. CLEAR POST. (MANDATORY)**

POC: Unit PAC or PSNCO. Your unit PAC or PSNCO will provide you clearance papers (DA Form 137) with instructions on where to clear each item.

Last duty day

_____ **19. SIGN OUT OF UNIT. (MANDATORY).**

POC: Unit PAC or PSNCO. Documents needed: DA Form 137, copy of orders, and DA Form 2648.

_____ **20. TRANSITION CENTER CLEARANCE. (MANDATORY)**

POC: Transition Center. This is the final check to ensure all required actions are completed. You will review and sign your final DD Form 214. Bring your medical/dental records if they were not turned in previously (item 15). Bring DA Form 137 (Installation Clearance Record), DA Form 2648 (Pre-Separation Counseling Checklist), and VA Form 21-526, if applicable.

_____ **21. GET RETIREE ID CARD. (MANDATORY)**

POC: Identification Card Section. When taking transition leave and relocating, you may request your retiree ID card at final out-processing. Personnel on transition leave should carry a copy of their retirement orders with them in the event it is necessary to establish priority of treatment at a military medical facility. Except for personnel leaving the area, ID cards will be issued the last day of active duty. Cards for eligible family members will also be issued at this time. Documents required are: DD Form 214, marriage certificate and birth certificates for family members. Active duty and family member ID cards MUST be turned in.

Retirement day

_____ **22 PICK UP DD FORM 214 AND OTHER DOCUMENTS.**

- . POC: MPD, Transition Center. If you are not able to pick up these documents, they will be mailed to you at the address you have previously provided (if all clearing has been completed).**

AFTER RETIREMENT

The Retirement Services Officer will be glad to provide answers, assistance, and information to military retirees, eligible family members, and survivors of military retirees on matters pertaining to entitlements, benefits, and privileges.

Questions pertaining to Veteran's Affairs can be answered by the closest VA Office.

Questions pertaining to Social Security can be answered by the Social Security Office nearest your home or call 1-800-234-5772.

You may continue to use ACAP up to 90 days after retirement.

As a resident of your new state, you should get a driver's license and register your vehicle within 30 days of retirement. You should diligently register your DD Form 214 at your nearest local courthouse for easy access in case of loss of your file copy. Obtaining a copy from St. Louis, Missouri, can take as much as one year. You may also register to vote and apply for the Homestead Exemption, if desired. See your Legal Assistance Officer for additional information.

NOTE: Suggested changes to this checklist should be brought to the attention of the Retirement Services Office.